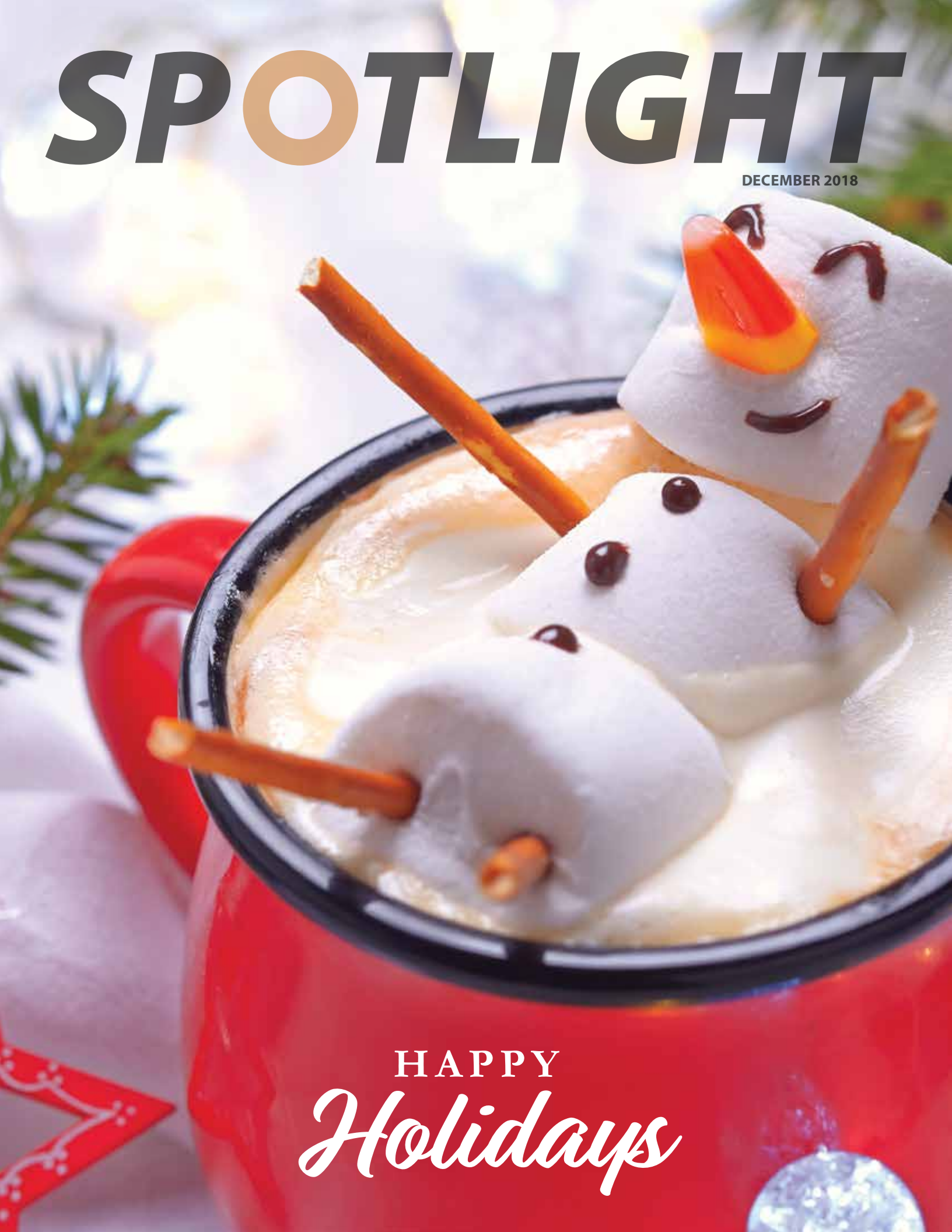
SPOTLIGHT

DECEMBER 2018



THE GIFT OF A *Chance*

Steve Greer
Chief Executive Officer
AIL/NILICO Agency Divisions

TAKE A CHANCE BECAUSE YOU NEVER KNOW HOW PERFECT SOMETHING CAN TURN OUT. — WIZ KHALIFA

I RECEIVED AN EMAIL BACK IN NOVEMber from an agent in our Houston office who founded and hosts an annual fishing event to support military veterans. Each year, Billy Tompkins contacts a network of boat owners and invites them to participate in 'Bassin' for the Brave' (see **PAGE 16**) by simply taking a couple of vets out to fish on a South Texas lake. It's a fun and gratifying event.

I met Billy back in 2015 when he was the guide on a fishing trip with some guys from my old office including MGA (now SGA) Ryan Giddens and MGA (now VP of Quality Business) Mike Laramie. Being who we are and having Billy as a captive audience, it was only natural we broke into our recruiting spiel. Personal recruiting at its finest — poor guy had no idea what hit him!

All people need (besides a decent work ethic, of course) is someone to believe in them and a chance. I was lucky; my cousin Durhon gave me the chance and he and my wife both believed in me. To say my life has forever changed is a huge understatement and it's because I received the gift of a chance … the same gift given to you.

Whether you realize it or not, someone you know (or don't know) gave you a chance and allowed you to get where you are. That same gift is yours to give back to someone you believe deserves a chance. They may have waited their entire life to meet you and be given your gift!

As much as each of us has been blessed by this amazing career, why *wouldn't* we freely offer that same chance to every person we meet? Many of us do, to the point that my family gets embarrassed when I go into recruiting mode in restaurants, the drugstore, the DMV, … anywhere and everywhere. It's as natural as breathing to me. My wife and kids gave up trying to stop me a long time ago.

This time of year, we open our hearts to give gifts to family, friends and those who provide services to us throughout the year. Why not give the gift of a shot at real success? The holidays also mean time is in short demand. Last thing you may want to do is chat people up in line or spend those few extra precious moments in the home after your sales presentation for in-home recruiting. Those few minutes could be life-changing for the other person.

Giving people chances, sharing our opportunity is literally the lifeblood of AIL/NILICO. It's what makes people want to work hard, which helps our agencies and our company to grow, then we are able to circle back and provide even more opportunity to even more people. It's a beautiful thing!

Don't miss out on the rewards that come from freely giving chances. You never know the difference that one person could make – for themselves, their customers, your team, the Company.

I wish you and your family a peaceful and joyous holiday season and a happy, prosperous New Year. Stay safe and let's give everyone a chance!

SPOTLIGHT

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AIL NILICO NEWS

DECEMBER 2018

VOL. 51 NO. 12

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com.**

Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 1/24** before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Tuesday 1/29**. eApp business excluded from the 7 day hold should be uploaded by **Thursday 1/31** before 3:30 p.m. CST to count for **January** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

$4,202,025

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 32-40.**

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at www.ailife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.**

LOOK FOR ME!

Anniversaries

29 YEARS OF SERVICE
Brett Hulme, PR
25 YEARS OF SERVICE
Earle Harris, AGT
Larry Williams, AGT
20 YEARS OF SERVICE
Ruben Soberanes, AGT
19 YEARS OF SERVICE
John Franklin, AGT
17 YEARS OF SERVICE
Arnold Iacoviello, AGT
Larry Lozano, PR
16 YEARS OF SERVICE
Andrew Bishop, AGT
Karen McQuoid, AGT
Dustin Venekamp, SGA
15 YEARS OF SERVICE
Ed Olfert, AGT
Alan Sedaghat, RGA
14 YEARS OF SERVICE
Sue Akers, PR
13 YEARS OF SERVICE
Simon Arias, SGA
Theodore Greer, AGT
Garret Kun, AGT
Melissa Losk, AGT

12 YEARS OF SERVICE
Alberto Alcala, RGA
Mario Chavez, AGT
Blake Higuchi, RGA
Erin Moyer, AGT
11 YEARS OF SERVICE
Robin Denham, PR
Jamison Weatherspoon, SGA
10 YEARS OF SERVICE
William Charnow, AGT
Joshua Olin, RGA
Joey Sales, SA
Amr Shater, MGA
9 YEARS OF SERVICE
Jared Cleckner, GA
Amanda Cross, PR
Alexandra Graham, RGA
Christopher Hintz, RGA
Bruce Tan, SA
8 YEARS OF SERVICE
Jose Carvajal, SGA
Cameron Cimino, AGT
Nina Dolman, AGT
Antonio Evans, GA
Andre Hawthorne, SGA
Corey Lavigne, AGT

Shahab Mahdavinejad, RGA
Carmela Pellen, AGT
Brandon Summerton, RGA
Ashley Wenning, AGT
7 YEARS OF SERVICE
John Conard, RGA
Nicki Griffiths, SA
Robert Janev, RGA
Jean Joseph, AGT
Gregory McDuffie, SA
David Rigney, RGA
Scott Wheeler, RGA
6 YEARS OF SERVICE
Matthew Bogle, AGT
Brent Bowling, GA
Corey Helly, RGA
Emily Heron, GA
Brittni Kwiecien, GA
Tasha Marker, AGT
John Nieves, GA
Christopher Rodriguez, GA
Joseph Tomanovich, RGA
5 YEARS OF SERVICE
Azar Afnan, SA
Evelin Castro-Sharif, SA
Shalom Chaimov, MGA

Marc D'Emilia, SA
Hugo Flores, SA
Irma Gallardo, SA
Tiffiney Harmouche, GA
Travis Kovach, GA
Daniel Martinsen, SA
Paul Torman, SA
Jinelly Urena, RGA
Alexander Wood, GA
4 YEARS OF SERVICE
Sarah Acker, AGT
Shannon Brown, AGT
Athea Buchanan, SA
Eric Butt, GA
Christopher Credle, SA
Deserick Davenport, MGA
Christie Jauch, RGA
Sergio Joaquin Haro, SA
Hannah Linderholm, SA
Sharon Manning, AGT
Anastasia Martens, SA
Risa Moniz, AGT
Roger Rau, GA
John Sloan, MGA
Michael Spann, SA
Michael Trinh, MGA

Steven Warner, RGA
Joshua West, SGA
Zachary Whipple, AGT
Greta Wilson, AGT
Jeffrey Witherall, GA
3 YEARS OF SERVICE
Lillian Carroll, AGT
Daniel Chousa, SA
Mark Dushaj, RGA
Rawad El Ghadban, MGA
Seth Frisby-Jack, MGA
Sara Kamalvand, SA
Mark Lahijani, MGA
Kory Louvelle, MGA
Felipe Machado-Santanna, GA
Monica McKinney, GA
Hector Mendez, MGA
Zonia Ramirez, SA
Sara Rostamijalilian, MGA
Del Roule, AGT
Leamber Saffold, AGT
Revawn Wilson, SA
2 YEARS OF SERVICE
Allan Allas, GA
Wadnerson Boileau, GA
Elijah Brown, GA

Jacob Brown, GA
Stephen Coons, MGA
Edwin Delgado, SA
Giovanni Diduro, AGT
Jeremy Doucet, MGA
Elena Flores, AGT
Stephen Fougere, AGT
Kimberly Free, AGT
Kanella Glimenakis, GA
Kareen Griffith, AGT
Joseph Harnden, AGT
Colin Hill, SA
Mariah Himes, SA
Shavorne Hudson, SA
Albert Huff, MGA
Jacqueline Kabluyen, MGA
Tyson Kiertucki, MGA
Cody Langston, MGA
Bridget Lasley, SA
Courtney Lavitch, AGT
Lisa Leathers, AGT
Preston Lewis, SA
Nina Marte, AGT
Jadwiga Martins, MGA
Arynne McCarthy, AGT
Terell McDonald, SA

Stefan Pavicevic, AGT
Clint Perry, MGA
Mizhraim Rivera, MGA
Daniel Santistevan, GA
John Santosuosso, GA
Nathan Sanzo, SA
Halima Smith, SA
Robert Stevens, SA
Melinda Tolliver, AGT
Kevin Wolfe, AGT
Kelly Yingling, AGT
1 YEAR OF SERVICE
Christine Adamko, AGT
Jose Anderson, GA
Trudy Arbogast-Schultz, AGT
Eyad Awdi, GA
Carly Baird, AGT
Travis Barnes, AGT
Kevin Benson, SA
Thomas Beswick, SA
Sean Blaney, AGT
Stephane Bouchard, SA
Erica Boy, SA
Jessica R Brown, GA
Craig Campbell, AGT
Erica Carrillo, GA

Patrick Carroll, SA
Frank Casserino, AGT
Claudia Chiarelli, SA
Ruben Cortez, GA
Charles Craig, AGT
Vincent Crosland, SA
Steven Cruz, SA
Fabiola Del Palacio, SA
Christianne De Oliveira, SA
Taylor Diaz, AGT
Cristian Dominguez, AGT
Michael Dowler, SA
Nickholus Drake, AGT
William Dugan, SA
Justin Embree, SA
Ekemini Essien, SA
Mavrick Fredericks, MGA
Richard Gedraitis, AGT
Amy Giguere, AGT
Christopher Gil, AGT
Kenneth Gordon, GA
Tyler Green, GA
Casey Helly, GA
Jacob Hogan, MGA
Shelby Hughes, AGT
Morgan Huston, SA

Russell Jackman, AGT
Santiago Jaramillo, AGT
Natalie Jones, SA
Debra Kallas, SA
Bryan Leonard, SA
Joe Lewo, AGT
Bobby Lo, GA
Mariela Luis-Rios, AGT
Cheyanne Malcom, SA
Dennis Manko, AGT
Linda Marquez, GA
Sherrie McCarty, MGA
Matthew McDowell, GA
Charles Mell, AGT
Adonis Meyers, SA
Craig Miles, AGT
Devon Palomino, SA
Jaclyn Polizzi, AGT
Darrio Pope, SA
James Raines, AGT
Jonathan Ramirez, SA
Ryan Reutenauer, SA
Joycelyn Roberts, SA
Cassandra Robinson, SA
Liliana Rondon, SA
Deborah Rupp, AGT

Dorota Rusew, SA
Guillermo Sanchez, SA
Peter Schmitt, AGT
Max Schober, SA
La'Donna Shirley, GA
Narada Sims, SA
Ryan Stuart, AGT
Cherrish Taylor, SA
Evelyn Thompson, SA
Magaly Una, AGT
Jasmine Walker, AGT
Emily Weaver, SA
Donald Wichman, SA
Deandre Winters, AGT

Promotions

REGIONAL GENERAL AGENT
Tyler McKnight
Daisy Pyeatt
Johnny Ramos
Jessica Santamarina
Scott Wheeler
MASTER GENERAL AGENT
Joshua Bacchus
Christopher Bungay
Maurice Coleman
Dominic Facchini
Theodore Ryan
Sonia Silva

Heather Smith
Steven Sparkes
Felicia Steele
Elsa Then
Evan VanErp
60% GENERAL AGENT
Augusto Arango
Luis Galvan
Zachery Kertulis
Andrew McAllister
Ashley O'Donal
Eric Peyton
Maria M Ramirez

George Shafiek
57.5% GENERAL AGENT
Allan Allas
Mari Andrade
Christy Balcita
Clifton Blanchett
Daniel Charron
Ashley Clarke
Jammal Coleman
Javier Garcia
Tammy Gawron
Dylan Johnson
Jamel Johnson

Victor Ledesma
Zachary Lewis
Alyssa Libby
Bobby Lo
Patrick Morgan
Jeanette Ramirez
Mayra Robles
Atheena Russell
Daniel Santistevan
Brynna Tebbe
Joel Trask
De'Jour Washington
Timothy Welsh

55% SUPERVISING AGENT
Crispin Bannerman
Jessica Briggs
Miguel Castillo
Jacob Clark
Edward DeFurio
Nakita Fortin
Brian Garrison
Boston Gowan
George Hardemion
Daniel Lane
Frank Russell
Scott Salvatierra

Troy Thompson
Francisco Vasquez
52.5% SUPERVISING AGENT
Barbara Alvarez Armas
Chris Anderson
Eric Artime
Atiya Bell
Shaketa Belton
John Bernet
Tanya Black
Tyler Boulden
Kathryn Brandon
Dennis Callicutt

David Clifford
Beatriz Corria
Brittany Dalcais
Thierno Diallo
Alexander Dorey
Joseph Elkins
Nathan Fleming
Tammy Furtado
Divianna Garcia
Michael Giachetti
Michael Gray
Gerald Hollis
Morgan Huston

Eric Kelly
Candice Kirchner
Roger Knievel
Eric Knox
Andrew Kutcher
Nicholas Kutcher
Annie Le
Nicholas Loosli
Ayesha Manzoor
Denise Masulit
Darryl McAllister
Andrew McAughey
Tamara McDonald

Lysander Miliano
Shantwane Mills
Renato Muhaj
Chad Muise
Brian Obrecht
Adebamidele Ogunlade
Julisa Penido
Johnny Pham
Melinda Pires Brazil
Zachary Pospichal
Cynthia Ray
Aerron Retikis
David Rice

Katherine Rogers
Marisela Salas Flores
Bradley Schwartz
Carla Snair
Claudia Taylor
Alexander Valencia
Kyle Vanderwalker
Mateusz Wielomek
Sheryl Wright
Isabella Xia
Zachary Zanotta
Richard Zuccato

Change — #OWNIT!

Susan Fuldauer
Vice President of
Public Relations Field Operations

ANOTHER YEAR HAS COME TO AN end and a new one is on the horizon. Is it me, or do the days, weeks and months seem to go by faster each year? As always, it's a good time to stop, reflect on the year's accomplishments, perhaps some shortcomings we may have experienced and, most importantly, how to use this reflection to move forward into 2019 energized and ready to **#OWNIT!**

This year has brought considerable changes for Team PR. We said a bittersweet farewell last month to our VP, Public Relations and Executive Director of the Labor Advisory Board, Victor Kamber, as he officially retired after being a valued part of our team for 9 years. We have welcomed our newest team member in Washington, DC, Lori Pelletier. Lori was most recently the President of the Connecticut AFL-CIO, a position she'd held for 5 years. Prior to that, Lori served as Secretary/Treasurer for 14 years. She is a member of the International Association of Machinists Union and had a seat on the National AFL-CIO Executive Council, as well. Lori brings a wealth of relationships and labor knowledge to AIL/NILICO and we are extremely excited to welcome her in her new position as VP, Public Relations and Executive Director for the Labor Advisory Board.

Additionally, from PR Field Operations, I moved to the DC office to mentor with VP, Public Relations, Denise Bowyer for the coming year, while Jason Beckman transitioned from PR Director to VP, Public Relations Field Operations. While there have been many changes for Team PR, our core goals and vision never changed. Support for working families remains at the top of the agenda. True to this core value, we supported multiple working family and union candidates for midterm elections in the US, keeping focus on the everyday issues important to communities and the working families that are the heartbeat of those communities. We worked side by side with our labor partners to defeat legislation that hurts workers. We had some victories and a few difficult decisions. Most importantly, we helped get the business voice of reason heard on behalf of working families. Huge thanks to all of our agency partners who took a stand and gave a voice to the issues. More to come in 2019!

And so, at this time of year, we reflect and make our plans to move forward, doing what we do best — helping families prepare for the future. Every day we own our responsibility to this and heed our call for creating a significant impact. We can quantify that impact by the policies purchased and claims paid each year, which is substantial, but we'll never really know how far reaching the impact ripples from those claims paid.

As you celebrate the holidays and start of the New Year, I wish you all peace and prosperity as we begin to own the opportunities that lie ahead.

FOOD FOR FAMILIES

For the ninth year in a row, AIL Home Office employees participated in Food for Families, the largest one-day food drive in Texas. AIL's 54,451 pounds was a huge part of the all-time record of 2,069,768 pounds of food collected this year (breaking last year's record by more than 70,000 pounds). The food will be distributed among nine food pantries in McLennan County. Food-raising events this year included the 4th Annual CanStruction competition, which always spawns creative participation among various departments in Waco. First place went to Customer Service again with their Pumpkin Patch. There were t-shirt sales, a silent auction, food challenge days, weekly luncheons and more, all of which benefitted the cause of eradicating hunger in Central Texas.

ONE CAN MAKE A DIFFERENCE

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kelly Young	21	Altig-Orlovic	Rovena Lulgjuraj	3	Zachary Hart	Gustavo Siordia	2	Cohen-Cohen	David Stadler	2	Matt Henderson
Brittany Luke	21	Zachary Hart	Christopher Haywood	3	Johnson-Nelson	Drake Smith	2	Richard Correa	Jesse Barker	2	Dorian Oldham
Edward Leon	18	Zachary Hart	Steven Rios	3	Sabrina Lloyd	Daniel Chousa	2	Giglione-Ackerman	Debbie Hardy	2	Bob Olson
Clifton Henry	13	Cohen-Cohen	Sergio Carta	3	Beto Quintero	Jared Guglielmino	2	Giglione-Ackerman	Carlos Irizarry	2	Chad Potts
Paulina Leon	11	Cohen-Cohen	Gregory Caldwell	3	Jamison Weatherspoon	Victoria Lindner	2	Giglione-Ackerman	Michael Tineo	2	Beto Quintero
Alicia Wear	10	Altig-Orlovic	Zachary Button	2	Altig-Orlovic	Brendan Bradfield	2	Zachary Hart	Victor Weber	2	Blake Ralston
Devonte Coles	5	Altig-Orlovic	Stephanie Standberry	2	A-O-Orng	Mohamad Raychouni	2	Zachary Hart	Nicholas Chuma	2	S-S-Bendure-Hartwig
Kyle Welton	4	Sabrina Lloyd	Avery Allmond	2	Simon Arias	Matthew Roebke	2	Zachary Hart	Robert Ensign	2	S-S-Parks-Salvaggi
Michel Merinos	3	Jose Carvajal	Keith James	2	Simon Arias	Andrew McAughey	2	Hart-Weller	Kempton Perry	2	S-S-Parks-Salvaggi

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Mark Dushaj	28	Zachary Hart	Hemerson Gonzalez	7	Beto Quintero	Kendall Wilson	4	Sabrina Lloyd	George O'Shea	3	Giglione-Ackerman
Duni Olusegun	27	James Cunningham	Corey Helly	6	Giglione-Ackerman	Kanon McGee	4	Dorian Oldham	Sarah McDermott	3	Zachary Hart
Alma Lozano	26	Richard Correa	Darcy Schrieber	6	Zachary Hart	Derek Foore	4	S-S-Parks-Salvaggi	Michael Stuver	3	Zachary Hart
Jorge Leon	24	Cohen-Cohen	Mark Beckford	6	Johnson-Nelson	Ryan McIntosh	3	Altig-Orlovic	Avery Hearn	3	Bob Olson
Christopher Hintz	21	Altig-Orlovic	Zach Otto	6	Sabrina Lloyd	Jason Bratin	3	Simon Arias	Walter Icaza	3	Beto Quintero
Jeffrey Hudson	21	Zachary Hart	Michael Trinh	5	Altig-Orlovic	Steven Dell	3	Simon Arias	Jonathan Phillips	3	Blake Ralston
Nicole Sanders	16	Michael Vasu	Taylor Black	5	Giglione-Ackerman	Stephen Jeung	3	Cohen-Cohen	Matt Pflueger	3	Tiffany Roland
Alipate Makaui	15	Steve Friedlander	Donte Grant	5	Theodore Pappas	Matthew Halbmaier	3	Richard Correa	Claude Hamilton	3	Satti-Kanaan
Mark Neilson	11	Altig-Orlovic	Zoltan Krecsko	4	Altig-Orlovic	Andrew McQuade	3	Richard Correa	Matthew Conrad	3	S-S-Parks-Salvaggi
Daniel Walton	11	S-S-Bendure-Hartwig	Joseph Tomanovich	4	Altig-Orlovic	Ronald McCormick	3	Josh Crisp	Omar Billy	3	Jamison Weatherspoon
Tyler McKnight	10	Altig-Orlovic	Jinelly Urena	4	Jose Carvajal	Ryan Hall	3	Laura Fisher	Charley Forshee	3	Jeremy Welch
Juan Rivera	10	W-H-Martinez	Deonte Jones	4	Hart-Weller	Anita Ferris	3	Steve Friedlander	Michael Musso	3	Tom Williams

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Ezeafulukwe	27	James Cunningham	Ariana Jones	3	Simon Arias	Benito Menchaca	2	A-O-Janti	Dulce Paz	2	Sabrina Lloyd
John Nieves	25	Richard Correa	Heriberto Chavez	3	Richard Correa	Jennifer Reed	2	Simon Arias	Alexis Tran	2	Dorian Oldham
Joseph Gojcaj	23	Zachary Hart	Alexander Rollo	3	Josh Crisp	Travis Vaughn	2	Simon Arias	Muhammed Ashraf	2	Theodore Pappas
Nadia Feleti	15	Steve Friedlander	Mickey Adkins	3	Zachary Hart	Hunter Welty	2	Simon Arias	Justin Diaz	2	Theodore Pappas
Candace Minor	15	Michael Vasu	George Shafiek	3	Zachary Hart	Stella Roznovan	2	Cohen-Cohen	Jesus Romero	2	Beto Quintero
Orby Kelley	11	S-S-Bendure-Hartwig	Dylan Johnson	3	Hart-Weller	Landon Schlag	2	Richard Correa	Sean Gillespie	2	Tiffany Roland
Jenny Kim	8	Altig-Orlovic	Patricia Contreras	3	Beto Quintero	Mitch Duplantis	2	Joseph Diecedue	Joseph Kanaan	2	Satti-Kanaan
Tina Nelson	6	Johnson-Nelson	Rosemary Soto	3	Beto Quintero	Walter Binger	2	Laura Fisher	Michael van Delft	2	Satti-Kanaan
Aaron Piotrowski	6	Sabrina Lloyd	Lexington Grissom	3	Blake Ralston	Iris Saavedra	2	Don Foti	Christopher Ross	2	Albert Serur
Matthew Castelli	5	Giglione-Ackerman	Travis Kovach	3	S-S-Parks-Salvaggi	Samisoni Koloa	2	Steve Friedlander	Chase Miller	2	S-S-Bendure-Hartwig
Dario Messina	5	Zachary Hart	Kenneth Gordon	3	Jamison Weatherspoon	Marquel Burns	2	Giglione-Ackerman	Dustin Oetzman	2	S-S-Parks-Salvaggi
Asad Ahmed	5	Theodore Pappas	Tiffany Beadnell	2	Altig-Orlovic	Casey Helly	2	Giglione-Ackerman	Eric Thompson	2	S-S-Parks-Salvaggi
Eyad Awdi	4	Altig-Orlovic	Priscila Gonzalez	2	Altig-Orlovic	Caren Deanda	2	Mathew Hart	LaDelus Brown	2	Jeremy Welch
Doron Freud	4	Giglione-Ackerman	Jennifer Jantzen	2	Altig-Orlovic	Sean Sparkman	2	Zachary Hart			
Zachery Kertulis	4	S-S-Parks-Salvaggi	Tennison Mather	2	Altig-Orlovic	Arthur Trost	2	Zachary Hart			
Deborah Noga	3	Altig-Orlovic	Jitsajee Ruangsinsup	2	Altig-Orlovic	Vance Rountree	2	Matt Henderson			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	39	Zachary Hart	Matthew Turnquist	34	Richard Correa	Lorena Barriere	24	Cohen-Cohen

NEW ASSOCIATE– $1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

SA & GA– at least two new associates during the month
MGA– at least three new associates during the month
RGA– top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM

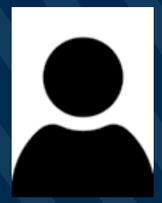
NILICO

TOP RECRUITING AGENTS▼● NOVEMBER

TOTAL LEGACY RECRUITERS: **248** TOTAL LEGACY RECRUITS: **305**

Shantanea Lyles
5 Recruits
Antonio Reyes

Alvin Gaston
4 Recruits
Bob Olson



Claude Hamilton
4 Recruits
Satti-Kanaan

Felicia Steele
4 Recruits
Altig-Orlovic

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Shantanea Lyles	5	Juan Rivera	3	Michael Cirelli	2	Jochebed Lazaro	2	Iris Saavedra	2
Alvin Gaston	4	Matthew Agnetti	2	Jonathan Corona	2	Jaden Luhovey	2	Samuel Stern	2
Claude Hamilton	4	Alix Albright	2	Christianne De Oliveira	2	Satpalsinh Mahida	2	Jinelly Urena	2
Felicia Steele	4	Jesse Barker	2	Nelson Desmond	2	Tennison Mather	2	Ransey Vazquez	2
Andre Bent	3	River Blocker	2	Ryan Fickert	2	Aleanya Moore	2	Scott Wheeler	2
Bryan Blue	3	Christopher Botkin	2	Shanisse Frenchwood	2	Richard Pazak	2	Vincent Workman	2
Fouad Gerges	3	Brent Bowling	2	Arion Gjolaj	2	David Ramirez-Benitez	2		
Brandon Haley	3	Samuel Boyle	2	Nicholas Kassab	2	Raul Rojas	2		
Albert Huff	3	Lizette Campos	2	Zachery Kertulis	2	Darius Rowan	2		

TOP RECRUITING AGENTS▼■ YTD

TOTAL LEGACY RECRUITERS: **2,147** TOTAL LEGACY RECRUITS: **3,783**

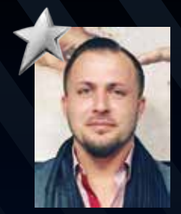
NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Scott Wheeler	39	Samisoni Koloa	9	Tahis Quintero Bonilla	7	Richard Pazak	6	Shantanea Lyles	5
Ransey Vazquez	32	Michael McKiernan	9	Juan Rivera	7	Duane Shaw	6	Felipe Machado-Santanna	5
Jeramey Pitman	20	Rita Rider	9	Erica Robertson	7	Paul Smith	6	Alipate Makaui	5
Patrick Duray	16	Tiffany Babin-Washington	8	Gina Sherman	7	Felicia Steele	6	Marysabel Mora	5
Brent Bowling	15	Andre Bent	8	Melinda Skinner	7	Raul Aquino	5	Lisa Nguyen	5
Gregory Rudolph	14	Claude Hamilton	8	Travis Stucki	7	Brandon Basilio	5	Joshua Noonan	5
Michelle Martinez	13	David Holman	8	Kade Beck	6	Dianka Blash	5	Steve Perez	5
Rosemary Soto	13	David Ramirez-Benitez	8	Sergio Carta	6	Jessica Chang	5	Amanda Peterson	5
Alexis Tran	13	Anthony Almeida	7	Shawntae Collins	6	Nikolina Damjanovic	5	Joshua Randolph	5
Alma Lozano	11	Taylor Black	7	Mathieu Cook	6	Marcus Davis	5	Joshua Reyes	5
Ryan McIntosh	11	Patricia Contreras	7	Manuel Diaz	6	Christianne De Oliveira	5	Rashell Rodriguez Quezada	5
Alisha Anderton	10	Jairo Davila	7	Robert Ensign	6	Tristan Dlabik	5	William Ross	5
Kanon McGee	10	Derek Foore	7	Tony Geer	6	Derya Ekren	5	Ashley Rust	5
John Nieves	10	Sierra Healy	7	Jordan Hallman	6	Deaveon Francisco	5	Jeffrey A Smith	5
Iris Saavedra	10	Joel Jesurun	7	Lanenia Harper	6	Desarae Freeman	5	Nathan Timejardine	5
Alix Albright	9	Tyler Mabry	7	Sergio Joaquin Haro	6	Jorge Fundora	5	Michael Tolman	5
Jesse Benwell	9	Jennylyn Militante-Radnoty	7	Sherrie McCarty	6	Casey Jarratt	5	Cody Vanlandingham	5
Sean Brannan	9	Brenna Moore	7	Matthew McDowell	6	Tene Jones	5	David Wang	5
Hemerson Gonzalez	9	Mike Paragiou	7	Aaron Parsons	6	Troy Kasper	5	Kendall Wilson	5

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Ryan McIntosh
Altig-Orlovic
10 Recruits
SILVER

Samisoni Koloa
Steve Friedlander
10 Recruits
SILVER

Ariel Demesa
Giglione-Ackerman
10 Recruits
SILVER

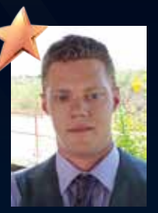
Andre Bent
Bob Olson
10 Recruits
SILVER

Avi Kauderer
Oldham-Gryska
10 Recruits
SILVER

Mario Hajro
S-S-Parks-Salvaggi
10 Recruits
SILVER

Daniel Pacheco
Beto Quintero
6 Recruits
BRONZE

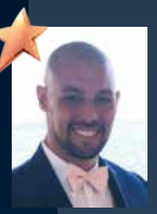
Michael Russo
Laura Fisher
6 Recruits
BRONZE



Mathew Simonson
Dustin Venekamp
5 Recruits
BRONZE

Jacob Hogan
Dustin Venekamp
5 Recruits
BRONZE

Osiris Palma Quiroz
Sabrina Lloyd
5 Recruits
BRONZE



Joshua Reyes
Simon Arias
5 Recruits
BRONZE

Blake Tomblin
Simon Arias
5 Recruits
BRONZE

Kamal Tayyib
Don Foti
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted $2,000 Net ALP

The BUSINESS ATHLETE

By Denise Bowyer
Vice President

WHAT IS POSSIBLE WHEN YOU FALL IN LOVE WITH THE GAME?

MARY SCHRAD, my roommate and best friend from college, was inducted into the Women's Basketball National Hall of Fame. In June 2018, I watched Mary and her teammates and league mates from the first professional Women's Basketball League (WBL) of 1978-1982, the precursor to the current WNBA, receive the **HIGHEST HONOR** an athlete can receive. They strode onto a stage where few other elites will stand. This event was more than a weekend as Mary has dedicated her career to what the ball represents.

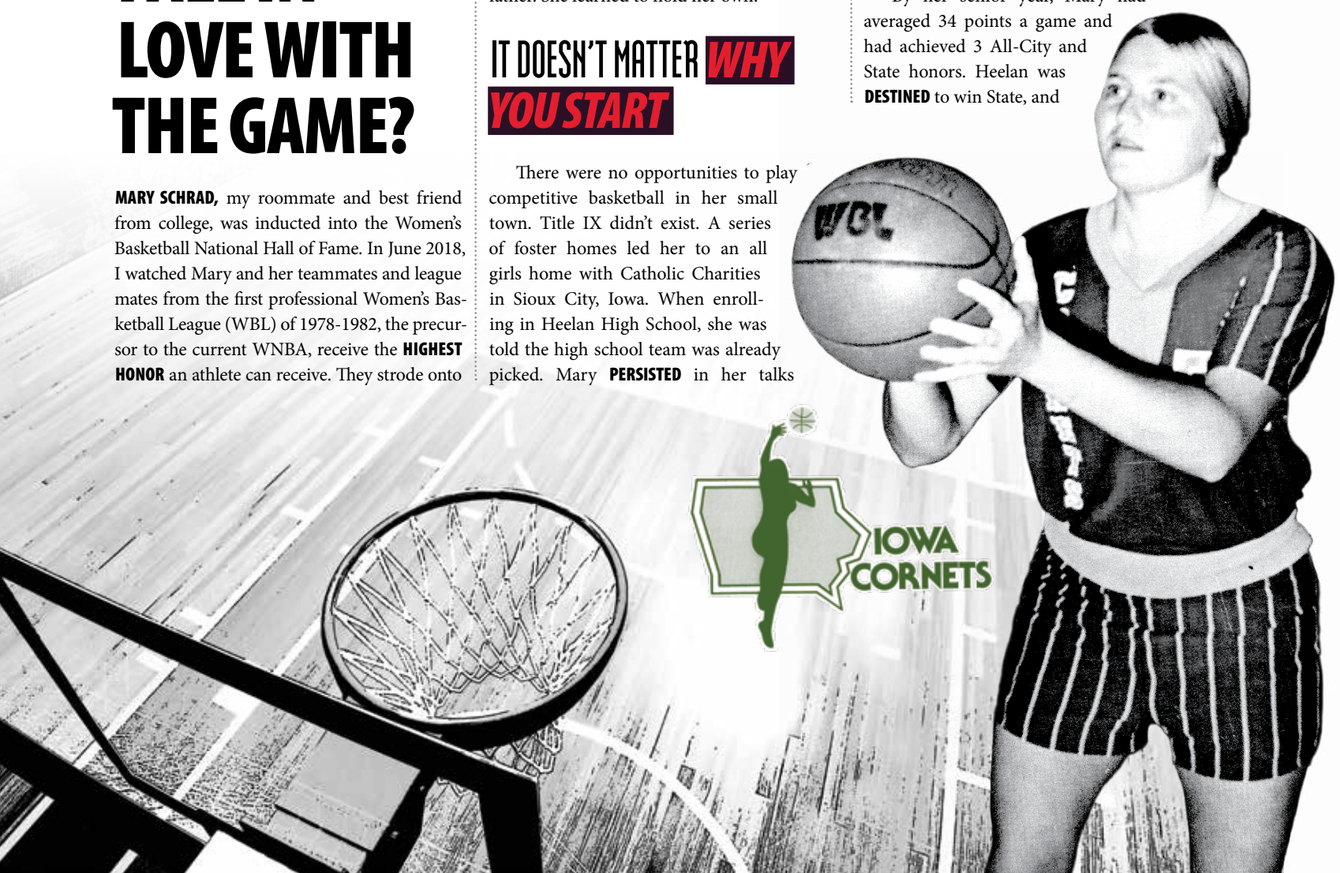
The love of the game was almost a birthright for Mary. Her story started on a basketball court on Whitney Street in Carroll, Iowa. The 2nd youngest and only girl of six kids, she found great satisfaction in the sweet sound of 'swish.' Daily competitions with her brothers built an **INNER STRENGTH,** helping her find value as a teenager in a broken home with an abusive father. She learned to hold her own.

IT DOESN'T MATTER WHY YOU START

There were no opportunities to play competitive basketball in her small town. Title IX didn't exist. A series of foster homes led her to an all girls home with Catholic Charities in Sioux City, Iowa. When enrolling in Heelan High School, she was told the high school team was already picked. Mary **PERSISTED** in her talks with the coach, asking only that he 'give her a look.' After hearing her family story, he agreed. Mary's **SKILLS AND OVERALL DRIVE** beyond the game allowed her love for the game to become the basis for her life story.

MAKE YOUR OPPORTUNITY

By her senior year, Mary had averaged 34 points a game and had achieved 3 All-City and State honors. Heelan was **DESTINED** to win State, and Mary was headed to the Iowa Hawkeyes. On a snowy December night, after defeating a top-rated team, Mary's teammates decided to celebrate at the girls home with hot chocolate, cookies and a toboggan.



LOVE SOMETHING MORE THAN ITS CHALLENGES

An accident left Mary at the bottom of the hill with a back injury, paralyzed with the uncertainty if she would ever walk again. With a **FEARLESS DETERMINATION** to overcome adversity and rid the paralysis, she was **RELENTLESS** in her physical recovery. Mary attended a local college, where she laced up her high-tops, put on a back brace, played through the pain, and once again, fell in love with the game. She went on to be the Briar Cliff College record holder several times over in scoring and rebounding, as well as All-Conference Captain. She was the first female inducted into Briar Cliff's Athletic Hall of Fame.

OWN YOUR OPPORTUNITY

Mary was drafted professionally by the Iowa Cornets, earning the equivalent of a teacher's salary, traveling by bus, bunking with roommates, and enjoying a simple lifestyle. She then signed with the European Women's Pro Basketball League, where she would play for three more years. There were no multimillion dollar contracts or TV deals. None of that mattered as it was a chance to play the game she loved that loved her back.

After her European playing days, Mary decided it was time to start 'seeing' the game and 'playing' for 5. Her 20-year climb up the coaching ladder reflects her **EARN-YOUR-POSITION MENTALITY.** Mary's coaching career started out with winning a State high school championship and advancing her teams' play at National levels. She earned Coach of the Year 8 times and was an NAIA National Coach of-the Year Finalist.

GIVE BACK

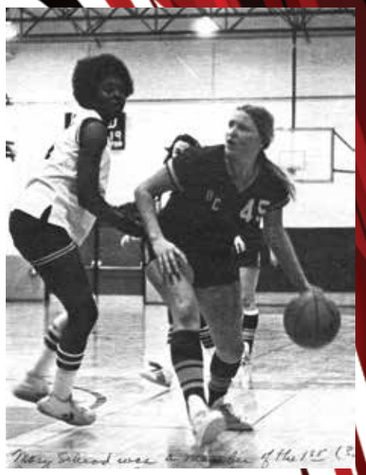
Mary's give-back to the sports world can be found in her "TEAM Integreat" business. A few mini motivational movie titles used in the program like " A Simple Game" or " It All Matters" or "Beyond 94-50" represent how **DEDICATION** to your sport prepares you for the game of LIFE.

Mary's Sportspreneuer continues and has evolved into co-authoring "Chicken Soup for the Soul Exercise Guide for Women's Health" used by women's fitness franchises, CEO of Sports Clubs and conducting her Conscious Coaching Clinics.

To meet Mary is to witness an **EXUBERANCE** for how falling in love with a game came to influence her life. Her life is everything that the ball represents. It's never too late to let your life be **INFLUENCED**.

Mary would ask each of you:

"WHAT IS POSSIBLE WHEN YOU FALL IN LOVE WITH THE GAME?"



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcfry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight.*

LEADERSHIP
ACADEMY

READY TO #OWNIT IN 2019?

Make 2019 the year you commit to joining the leadership ranks at AIL/NILICO. Leadership Academy is your roadmap to success! If you're interested, talk to your SGA.

2019 AIL LEADERSHIP ACADEMY SCHEDULE:

LEADERSHIP 101:
Fundamentals of Agency Building
Jan 14-16
April 29-May 1
June 17-19
Oct 28-30

LEADERSHIP 201:
Building for Ownership
Feb 12-13
Aug 13-14

LEADERSHIP 301:
Strategic Agency Leadership Training (Top Gun)
March 5-6
Sep 24-25

LEADERSHIP 401:
Results Driven Leadership
Sep 4-5

Dates subject to change.

OWNERSHIP & RECRUITING

Mike LiBassi
Vice President
Recruiting

AFTER ALL, THERE CAN BE NO LEADERSHIP WHERE THERE IS NO TEAM. — JOCKO WILLINK, EXTREME OWNERSHIP: HOW U.S. NAVY SEALS LEAD AND WIN

WE HAVE ALL HEARD THE FORmula for success at American Income and National Income:

1. Recruit to Grow
2. Train to Retain
3. Develop Leaders

The key to achieving success both in the short term and long term in a leadership position with our company is to take complete ownership of all 3 parts of that formula. What does it mean to take ownership of recruiting? First, recruiting is a ***mindset*** before it's a ***skillset.*** To help better paint that picture, I would like to give you an example. Throughout the world if a business owner wanted to recruit and hire someone to help run their business, the business owner would have to compensate that new hire. As a typical business owner, that compensation comes out of the revenues of the business, i.e., the owner's pocket. If a business owner needed someone to work overtime or hire a better qualified manager to help run the business, they would have to pay them more money out of the revenues of the business.

At American Income and National Income, we are blessed to not be capped with how many people we can contract and properly train. The best part of this? The better job we do of hiring and training an individual, the better that new agent will do and the company will compensate both them and YOU for a job well done! Instead of having their compensation come ***out*** of your revenue, it ***adds*** to your revenue! What an amazing concept right? You win, the new agent wins, and more families are protected. If there is a common thread in the leaders at our company who continue to experience massive success, it's that they understand and have adopted the ownership mindset to recruiting. These top leaders also understand the importance that Personal Recruiting plays in the growth of their business. And what better time to introduce personal recruits to our opportunity than the beginning of the year? As someone who was personally recruited into our company almost 13 years ago, I am very grateful that my recruiter invited me in for an interview.

I have no doubt 2019 will be by far the best year in the history of our company. I couldn't think of a better theme for the year than **#OWNIT**. Whether you are a current or future leader in our organization, your ability to grasp this concept will directly affect your success moving forward. People who have the ownership mentality understand that they control every piece of their success and leave nothing to chance. That starts with attracting people into our organization whom we can help achieve their goals, so they can help achieve the company's goals, so you can achieve your goals.

Looking forward to your success and a record breaking 2019!

Update

Closer to the Heart℠

REDMOND, WA

AIL, in partnership with the Altig-Orlovic SGA offices and the Dustin Venekamp SGA offices, donated a total of $20,000 to benefit the National Crime Prevention Council (NCPC). The donation was made as part of our Closer to the Heart program of charitable giving.

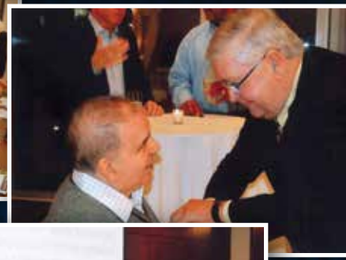
When asked why his organization chose to donate to NCPC, Rick Altig said, "All across North America we are able to live our mission to protect every child and serve working people through providing the NCPC's McGruff Safe Kids ID Kits directly to families in the communities we serve."

The National Crime Prevention Council is the nonprofit leader in crime prevention. For more than 35 years, their symbol of safety, McGruff the Crime Dog®, has delivered easy-to-use crime prevention tips that protect what matters most. Since 1982, NCPC has continuously provided the American public with comprehensive educational materials, training programs, and effective crime prevention messaging.

Giddens SGA Office Supports Veterans

The Ryan Giddens SGA office in Houston supported Bassin' for the Brave, held at Falcon Lake in Zapata, Texas November 16-18. Area sportsmen donated the use of their boats and the Giddens office provided food for the 3-day event. MGA David Fiscu participated in the fishing event.

Bassin' for the Brave is an annual event started by MGA and military veteran Billy Tompkins upon his return from 8 years in Iraq and Afghanistan. Tompkins says, "The event isn't really to raise money for anything; it is about getting veterans together in the outdoors around guys that can relate to each other with like experiences. It is more of therapy for the guys." CEO Steve Greer, SGA Ryan Giddens, and VP of Quality Business Mike Laramie are past participants. "I was actually personally recruited to the company in 2015 by these gentleman while taking them on a guided fishing trip," he added.



Victor Kamber Retires

Vic Kamber, AIL Labor Advisory Board Executive Director, is retiring at the end of this year. He has held this position since September 2009, bringing an intimate understanding of labor to our table.

Through his efforts we've expanded the Labor Advisory Board, creating strong new partnerships. His insights, suggestions and strategic thinking have been invaluable to our growth.

Vic has been our great ally for many years. His career and service to labor spans decades. His contributions to promoting organized labor are countless. His reputation has always been one of honesty and integrity. He has had an impeccable record of public advocacy for working families, and was a leader in public affairs, politics and labor relations.

His service in the building trades, on labor law reform, and healthcare were the pillars on which he built the Kamber Group, serving more than 50 national and international unions.

Former CEO Roger Smith and PR Vice President Denise Bowyer presented Vic with a one-of-a-kind, American made, hand-blown art glass piece, called 'The Torch,' saying, "You have spent a lifetime promoting the TORCH of hope for workers. Please know how forever grateful we are for you and your contributions."

Best wishes, Vic!

AIL • NILICO

Bahamas

2020 CONVENTION

GRAND HYATT BAHA MAR
NASSAU, BAHAMAS • MAY 12-15, 2020

CAREER AGENTS
Write $93,000 of Net ALP as of December 31, 2019 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing $110,000 of Net Annualized Premium as of December 31, 2019 AP&P Report.

SUPERVISING AGENTS
Write $93,000 of Personal Net ALP as of December 31, 2019 AP&P Report or write $155,000 of First Six Months Agent Production Net ALP. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying SAs must also have at least one active First Six Months Agent as of December 31, 2019. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS
Write $93,000 of Personal Net ALP as of December 31, 2019 AP&P Report or write $205,000 of First Six Months Agent Production Net ALP. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying GAs must also have at least two active First Six Months Agents as of December 31, 2019. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS
Write $350,000 of First Six Months Agent Production Net ALP as of December 31, 2019 AP&P Report. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of December 31, 2019. Or write $93,000 of Personal Net ALP as of December 31, 2019 AP&P report and have at least 1 active SA/GA as of December 31, 2019. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS
Must have two MGAs who qualify for Convention under the MGA Agency production guidelines (not personal production), or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS
Must have 10% growth over 2018 Net ALP as of December 31, 2019.

MARKETING SPECIALISTS & PR REPRESENTATIVES
Obtain 17,500 card credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 1st, 2nd or 3rd Qtr 2018 hire date) must obtain 13,000 card credits. Icebreaker (reps with 4th Qtr 2018 or 2019 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2019. Original (ORIs and ADIs) will count as double credit.

NOTES: The Net-to-Gross and retention rates as shown on the qualifier's December 2019 AP&P report will be used in determining qualification. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 73% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (WP or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

VIEW FULL QUALIFICATIONS online at ailife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx

2019 Bonus Qualifications

The **WORLD'S GREATEST BONUS** is a bonus paid weekly and is based on MTD Net ALP as of the end of the Advance Run Code Week. A percentage bonus is paid on each portion of the MTD Net ALP. The agent's MTD Net ALP must increase over the prior highest MTD Net ALP achievement in the existing month in order to receive a bonus. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS,** Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS,** the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of $6,000 of personal Gross ALP in the prior 2 months to be eligible for bonus in current month.

To be eligible for the **SA/GA LEADERSHIP BONUS,** the SA/GA must have the required number of direct/indirect new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of $6,000 of personal Gross ALP in the prior 2 months to be eligible for bonus in current month.

To be eligible for the **MGA LEADERSHIP BONUS,** the MGA must have the required number of new direct or indirect associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. The MGA must have the required quality factor to be eligible for the bonus; must have four or more new associates in the previous two calendar months; and must promote one person to MGA every 18 months under his/her regular MGA hierarchy to maintain the full bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote one person to MGA every 18 months under his/her personal MGA hierarchy to maintain the full bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

SA/GA/MGA EXTRA MONTHLY BONUS on Personal WGB: Available January - June 2019, managers are eligible for a 10% bonus of their personal WGB in the prior month. Eligibility requires the manager to have $6,000 Gross ALP in the prior two months. The first bonus evaluation will be in February based on January WGB with personal production evaluation based on December and January gross production. NOTE: this bonus payout does not add to the bonus available to upline managers.

The quarterly **MGA GROWTH BONUS** offers incentives for both veteran and rookie MGAs. For MGA Veterans (promoted prior to 2018), the MGA Growth Bonus is calculated on 2019 calendar quarter Net ALP growth over same quarter 2018. Bonus eligibility requires a minimum benchmark of $60,000 Net ALP production same quarter 2018 with a higher bonus percentage starting at a benchmark of $150,000 Net ALP production same quarter 2018. For MGA Rookies (promoted 2018 or after), the bonus is calculated on growth over the previous calendar quarter Net ALP with a minimum benchmark of $60,000 Net ALP production previous calendar quarter. Eligibility requires completing two full calendar quarters as an MGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1.

There is also a **NEW ASSOCIATE BOOST** where MGAs can earn up to an additional 35% of the MGA Growth Bonus. For MGA Veterans, the New Associate Boost is based on the number of new associates over the same quarter 2018 with a minimum benchmark of 6 new associates the same quarter 2018. For MGA Rookies, the New Associate Boost is based on the number of new associates over the prior calendar quarter with a minimum benchmark of 6 new associates the prior calendar quarter.

The quarterly **RGA GROWTH BONUS** is calculated as a percent of the total MGA Growth Bonus received by MGAs within the RGA's hierarchy. The percentage paid is based on the number of hierarchy MGAs who receive an MGA growth bonus that quarter. Net-to-gross/retention standards apply to eligibility and bonus payout based on RGA tenure.

MILLION DOLLAR CLUB members receive a bonus of $5,000 and an award if they produce $1 million of Net ALP (from 1999 forward). $5,000 bonus will be increased $5,000 for each additional qualification.

PR PLATINUM CLUB members of the PR Team receive a $5,000 bonus and an award if they produce 250,000 leads. They also receive a $10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDERS CLUB,** personal producers must meet $12,500 Net ALP per month for four consecutive months and 79.0% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a $500 bonus and Founder's Club ring. Subsequent qualifications will receive $500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege to arrive one day early for the next year's convention.

For **PRESIDENTS CLUB,** personal producers must meet the minimum production of $150,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2019. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2018 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a $1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The $1,500 bonus will be increased $200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

NOTE: An associate is defined as a new agent who submits at least $1 Gross ALP.

VIEW FULL BONUS QUALIFICATIONS online at ailife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx

INDIVIDUALPRODUCERS

1
RAHUL BHAGWAKAR
SCHAUMBURG, IL

2
MEENAKSHI CHAVIS
SAN JOSE, CA

3
IRENE SIMISIM
NAPIER, NZ

4
MICHAEL VAN DELFT
HALIFAX, NS

5
STUART PAGAN
TRACY, CA

6
JACOB MANTAY
TROY, MI

7
STANIS MOANDA
LANHAM, MD

8
MUHAMMED ASHRAF
FLUSHING, NY

9
GEORGE KAMEL
COLUMBUS, OH

10
JOSHUA DISHONG
COLUMBUS, OH

11
JILLIAN GETZ
CLEVELAND, OH

12
JENNIFER RAGAN
UNION CITY, CA

13
JADWIGA MARTINS
MILTON, ON

14
ENO IFTIU
CLEVELAND, OH

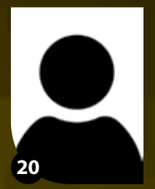
15
BROCK LAMPEE
PHOENIX, AZ

16
ORETT NELSON
TORONTO, ON

17
SALVADOR ESCOBAR
SCHAUMBURG, IL

18
PHILIP ANDERSON
FOOTHILLS, AB

19
JOANNA STRZELEC
SCHAUMBURG, IL


20
ANA CIMAROSTI
SAN JOSE, CA

ICEBREAKERS

CAROLYN BEINDORFF
TROY, MI

KEVIN ARGUMEDO BARRIENTOS
SANTA CLARA, CA

BENJAMIN RODRIGUEZ
TROY, MI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

NOVEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Rahul Bhagwakar	$40,795	84		Marian Sertler	Sabrina Lloyd
2	Meenakshi Chavis	$37,398	81		Doreen Ryan-Foti	Don Foti
3	Irene Simisim	$36,172	100		Aaron Friedlander	Steve Friedlander
4	Michael van Delft	$34,827		89.4	Scott Wheeler	Satti-Kanaan
5	Stuart Pagan	$32,840		82.2	Stuart Pagan	Mathew Hart
6	Jacob Mantay	$32,492	100		Mark Dushaj	Zachary Hart
7	Stanis Moanda	$31,188		87.5	Elyse Bryan	Souley Bah
8	Muhammed Ashraf	$31,088		87.1	Sabrina Kryshundayal	Theodore Pappas
9	George Kamel	$29,092		95.0	George Kamel	S-S-Bendure-Hartwig
10	Joshua Dishong	$28,357		76.4	Joshua Dishong	S-S-Bendure-Hartwig
11	Jillian Getz	$27,423	89		Mario Hajro	S-S-Parks-Salvaggi
12	Jennifer Ragan	$26,826		91.4	Mark Neilson	Altig-Orlovic
13	Jadwiga Martins	$25,511		86.0	Jesse Doherty	Altig-Orlovic
14	Eno Iftiu	$25,392	92		Mario Hajro	S-S-Parks-Salvaggi
15	Brock Lampee	$25,113		90.3	Dustin Dunbar	Dustin Venekamp
16	Orett Nelson	$23,700		80.9		Chalom-Paz
17	Salvador Escobar	$23,315	89		Patrycja Grudzinska	Sabrina Lloyd
18	Philip Anderson	$22,946	84		John McGrath	Altig-Orlovic
19	Joanna Strzelec	$22,635	100		Patrycja Grudzinska	Sabrina Lloyd
20	Ana Cimarosti	$22,607	100		Mark Neilson	Altig-Orlovic
21	Nauleni Tuionetoa	$22,412	100		Alipate Makaui	Steve Friedlander
22	Alex Gonzales	$22,306		74.1		Mathew Hart
23	Danielle Savarese	$22,040	98		Avi Kauderer	Oldham-Gryska
24	Daniel Pues	$21,396	93		Brenda Fox	Hart-McCallum
25	Evelin Castro-Sharif	$20,988		86.4	Mark Neilson	Altig-Orlovic
26	Mario Hajro	$20,637		82.6	Mario Hajro	S-S-Parks-Salvaggi
27	Carolyn Beindorff	$20,566	100		Mark Dushaj	Zachary Hart
28	Austin A Smith	$20,119		77.6	Bobby Szwaja	Theodore Pappas
29	Hakan Ozalpasan	$19,833		83.3		Cohen-Cohen
30	Javier Diaz	$19,815		81.4	Beau Locker	Matt Henderson
31	Aref Sayegh	$19,744		79.4	Phillip Waisman	Satti-Kanaan
32	Emilienne Lubin Chery	$19,691		81.4	Kasali Kotun	Tom Williams
33	Kevin Argumedo Barrientos	$19,657	97		Mark Neilson	Altig-Orlovic
34	Benjamin Rodriguez	$19,613	95		Jeffrey Hudson	Zachary Hart
35	Adem Abdula	$19,598		83.7	Corey Helly	Giglione-Ackerman
36	Atiya Bell	$19,551	90		Taylor Black	Giglione-Ackerman
37	Carrisa Korres	$19,479		84.2	David Wang	Bob Olson
38	Lincoln Dziekonski	$19,458		89.4	Lee Jeffers	Altig-Orlovic
39	Carlo Trinidad	$19,094		79.9	Bobby Gujral	Altig-Orlovic
40	Yadollah Pourjalali	$19,047		79.2		Cohen-Cohen
41	Dorota Rusew	$18,849		81.1	Duane Shaw	Sabrina Lloyd
42	Tomarus Burks	$18,809		82.9	Kevin Davis	Tom Williams
43	Roger Fredericks	$18,279	91		Joseph Tomanovich	Altig-Orlovic
44	Mateusz Wielomek	$18,242	82		Marian Sertler	Sabrina Lloyd
45	Davina Vo	$18,216	93		Mark Neilson	Altig-Orlovic
46	Brandon Johnson	$18,078		78.1	Jason von Rosenberg	A-O-Lorence
47	Adebamidele Ogunlade	$17,838	87		Philip Roffi	Cindy Furer
48	Joseph Sarasin	$17,643		81.2	Joseph Sarasin	S-S-Bendure-Hartwig
49	Ruben Soberanes	$17,578		77.7	Doreen Ryan-Foti	Don Foti
50	Christopher Liles	$17,508	100		Jeffrey Hudson	Zachary Hart

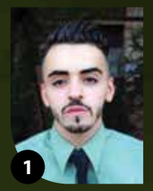
ALL TIME RECORD: $173,887 Net ALP

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Michael van Delft	$379,244		89.4	Scott Wheeler	Satti-Kanaan
*2	Roghie Hassan Loo	$319,218		83.6	Roghie Hassan Loo	Chalom-Paz
*3	Muhammed Ashraf	$272,195		87.1	Sabrina Kryshundayal	Theodore Pappas
*4	Matthew Zang	$259,109		78.8	Ryan Stenglein	Altig-Orlovic
*5	Brooklyn Mims	$259,024		80.8		Moswen Taylor
*6	Brock Lampee	$251,776		90.3	Dustin Dunbar	Dustin Venekamp
*7	Rahul Bhagwakar	$243,517	84		Marian Sertler	Sabrina Lloyd
*8	Joel Trask	$220,408		83.5	Scott Wheeler	Satti-Kanaan
*9	Alex Gonzales	$217,877		74.1		Mathew Hart
*10	Irma Gallardo	$215,410		79.7	Steven Warner	Altig-Orlovic
11	Phi Phan	$211,865		76.3	Gary Slocum	Desi Dimitrova
12	Joey Kennedy	$207,027		88.6		Altig-Orlovic
13	Max Quasem	$205,730		87.2		Cohen-Cohen
14	Ryan Vance	$203,956		91.8		S-S-Parks-Salvaggi
15	Oleg Novitchii	$200,169		87.2		S-S-Parks-Salvaggi
16	Jacqueline Kabluyen	$192,509		75.4		Altig-Orlovic
17	Elhanan Sing	$192,275		83.7	Scott Wheeler	Satti-Kanaan
18	Joshua Dishong	$189,818		76.4	Joshua Dishong	S-S-Bendure-Hartwig
19	Ian Pickett	$187,117		89.9	Shai Mate	Altig-Orlovic
20	Trenton Miller	$185,425		73.5	Mark Neilson	Altig-Orlovic
21	Elizabeth Garcia	$184,340		93.3	Zach Otto	Sabrina Lloyd
22	Carlo Trinidad	$183,975		79.9	Bobby Gujral	Altig-Orlovic
23	Daniel Prinzo	$178,652		91.4		S-S-Parks-Salvaggi
24	Omar Hashimi	$175,757		81.7		Don Foti
25	Kevin Ishikane	$173,552		88.3	Blake Higuchi	Altig-Orlovic
26	Trevor Bailey	$171,787		81.1	Phillip Waisman	Satti-Kanaan
27	Dina Boghdady	$171,226		88.1	Luay Ghawi	Altig-Orlovic
28	Jordon Graham	$170,640		89.1	Zach Otto	Sabrina Lloyd
29	Adem Abdula	$168,220		83.7	Corey Helly	Giglione-Ackerman
30	Carrisa Korres	$167,565		84.2	David Wang	Bob Olson
31	Andrew Bishop	$165,745		89.6	Lauren Coyne	Altig-Orlovic
32	Johnathon Bogoslowski	$162,684		91.5	Sara Vaz	Altig-Orlovic
33	Andrew Chambers	$162,185		83.1	Andrew Chambers	Philip Prata
34	Abraham Mogilevsky	$161,927		78.7	Bobby Szwaja	Theodore Pappas
35	Meardey Kim	$161,515		79.3	Yussuf El-Zein	Altig-Orlovic
36	Ashley Rust	$161,358		85.1		James Cunningham
37	Javier Diaz	$160,295		81.4	Beau Locker	Matt Henderson
38	Mark Lomonaco	$159,989		85.9	Michael Burningham	Altig-Orlovic
39	Richard Sidoti	$159,815		83.7	Lauren Coyne	Altig-Orlovic
40	Jadwiga Martins	$159,000		86.0	Jesse Doherty	Altig-Orlovic
41	Yadollah Pourjalali	$158,051		79.2		Cohen-Cohen
42	Joachim Jean	$156,530		88.6	Ryan Hall	Laura Fisher
43	Tristan Dlabik	$155,701		81.7		Simon Arias
44	Ruben Soberanes	$154,603		77.7	Doreen Ryan-Foti	Don Foti
45	Mike Reed	$154,454		86.7	Meaghan Kreczko	Altig-Orlovic
46	Diana Al Ali	$154,318		73.4	Yussuf El-Zein	Altig-Orlovic
47	Harvey Quinn	$154,253		83.5	Kimberly Hamilton	Oldham-Gryska
48	Erna Gasanin	$152,097		81.7	Robert Hamilton	Altig-Orlovic
49	Alipate Makaui	$151,377		84.3	Alipate Makaui	Steve Friedlander
50	Bryan Juskiw	$151,319		86.4		S-S-Bendure-Hartwig

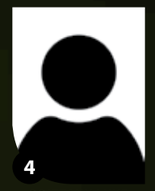
ALL TIME RECORD: $756,403 Net ALP

SUPERVISINGAGENTS


1 MOHAMAD RAYCHOUNI
TROY, MI

2 EDWARD LEON
TROY, MI

3 KINGA FILIPIAK
SCHAUMBURG, IL


4 BRITTANY LUKE
TROY, MI

5 SERGIO CARTA
MIAMI, FL

6 JORDAN ATKINSON
NIAPER, NZ

7 BRANDON NEAL
TROY, MI

8 EVELIN CASTRO-SHARIF
SAN JOSE, CA

9 MATTHEW ROEBKE
TROY, MI

10 KEMPTON PERRY
CLEVELAND, OH

NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Mohamad Raychouni	$136,650	$143,726	90		Mark Dushaj	Zachary Hart
2	Edward Leon	$78,128	$82,336		77.6	Mark Dushaj	Zachary Hart
3	Kinga Filipiak	$74,527	$81,640		78.2	Patrycja Grudzinska	Sabrina Lloyd
4	Brittany Luke	$57,894	$61,511	85		Jeffrey Hudson	Zachary Hart
5	Sergio Carta	$57,640	$63,473	88		Walter Icaza	Beto Quintero
6	Jordan Atkinson	$54,117	$62,811	97		Aaron Friedlander	Steve Friedlander
7	Brandon Neal	$52,083	$58,848		80.7	Mark Dushaj	Zachary Hart
8	Evelin Castro-Sharif	$42,899	$44,401	93		Mark Neilson	Altig-Orlovic
9	Matthew Roebke	$33,328	$39,477		78.3	Steven King	Zachary Hart
10	Kempton Perry	$32,422	$43,459		87.4	Matthew Conrad	S-S-Parks-Salvaggi
11	Zinsou Ayihonsi	$29,960	$49,327	93		Brenda Fox	Hart-McCallum
12	Michel Merinos	$29,283	$33,347	91		Jinelly Urena	Jose Carvajal
13	Rovena Lulgjuraj	$25,933	$33,117		78.3	Mark Dushaj	Zachary Hart
14	Ashley Hutson	$23,700	$37,387		88.2	Jason Bratin	Simon Arias
15	Brendan Bradfield	$23,070	$31,307		78.4	Sarah McDermott	Zachary Hart
16	Joseph Grider	$22,942	$23,404		88.5	Kevin Lowery	Mathew Hart
17	Sione Mohi	$22,412	$24,755	100		Alipate Makaui	Steve Friedlander
18	Jonathan Da-al	$20,267	$31,982		87.4	Anita Ferris	Steve Friedlander
19	Christian Gojcaj	$20,131	$38,757		85.9	Mark Dushaj	Zachary Hart
20	Conor Markins	$19,658	$24,909	91		Dylan Murphy	Simon Arias

ALL TIME RECORDS: $268,100 1st 6 Mo Agt — JEFFREY HUDSON | $268,100 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Kinga Filipiak	$365,981	$429,369		78.2	Patrycja Grudzinska	Sabrina Lloyd
*2	Mohamad Raychouni	$359,942	$419,256	90		Mark Dushaj	Zachary Hart
*3	Sergio Carta	$261,920	$305,874	88		Walter Icaza	Beto Quintero
*4	Edward Leon	$255,811	$325,336		77.6	Mark Dushaj	Zachary Hart
*5	Yi Sun	$203,123	$242,660	89		Sanaz Mirza Baig	Imran Satti
6	Carey Hartman	$169,083	$259,535		74.6	Michael Russin	Simon Arias
7	Rangi Witika	$166,844	$206,517	94		Alipate Makaui	Steve Friedlander
8	Gjon Ljuljduraj	$159,990	$218,115		86.5	Mark Dushaj	Zachary Hart
9	Rovena Lulgjuraj	$159,743	$268,547		78.3	Mark Dushaj	Zachary Hart
10	Ashley Hutson	$155,221	$289,675		88.2	Jason Bratin	Simon Arias
11	Joshua Jahnish-Maltese	$148,852	$279,735		76.2	Francis Ingulli	Simon Arias
12	Amber Fitzmartin	$146,462	$233,099		82.4	Daniel Dunham	Simon Arias
13	Christian Gojcaj	$146,400	$300,806		85.9	Mark Dushaj	Zachary Hart
14	Jordan Atkinson	$138,556	$195,084	97		Aaron Friedlander	Steve Friedlander
15	Avery Allmond	$136,818	$218,387		82.0	Aaron Parks	Simon Arias
16	Brendan Bradfield	$131,637	$206,810		78.4	Sarah McDermott	Zachary Hart
17	Shonda Lewis	$129,993	$172,138	89		Nic Iagulli	S-S-Bendure-Hartwig
18	Brittany Luke	$125,165	$195,233	85		Jeffrey Hudson	Zachary Hart
19	John Curry	$117,525	$283,288	93		Daniel G Johnson	Hart-McCallum
20	Brandon Neal	$116,065	$142,675		80.7	Mark Dushaj	Zachary Hart

ALL TIME RECORDS: $593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | $659,568 Net ALP — GEORGE KAMEL

GENERALAGENTS

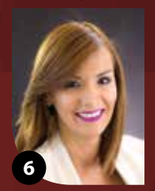
1 JOSEPH GOJCAJ
TROY, MI

2 DARIO MESSINA
TROY, MI

3 DULCE PAZ
SCHAUMBURG, IL

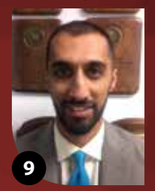
4 ROBERT ADRAHTAS
SCHAUMBURG, IL

5 SHANITA ELLMERS
NAPIER, NZ


6 PATRICIA CONTRERAS
MIAMI, FL

7 NADIA FELETI
AUCKLAND, NZ

8 PRISCILA GONZALEZ
SAN JOSE, CA


9 KAMAL TAYYIB
SAN JOSE, CA

10 JENNY KIM
SAN JOSE, CA

NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Joseph Gojcaj	$235,285	$249,188		75.1	Mark Dushaj	Zachary Hart
2	Dario Messina	$120,606	$184,043		78.4	Mark Dushaj	Zachary Hart
3	Dulce Paz	$87,819	$117,190		73.9	Patrycja Grudzinska	Sabrina Lloyd
4	Robert Adrahtas	$83,023	$99,118		76.4	Marian Sertler	Sabrina Lloyd
5	Shanita Ellmers	$72,850	$108,151		82.7	Aaron Friedlander	Steve Friedlander
6	Patricia Contreras	$60,418	$82,021		76.8	Walter Icaza	Beto Quintero
7	Nadia Feleti	$53,848	$71,172		76.9	Alipate Makaui	Steve Friedlander
8	Priscila Gonzalez	$53,331	$84,064		85.9	Mark Neilson	Altig-Orlovic
9	Kamal Tayyib	$43,642	$53,916		80.3	Doreen Ryan-Foti	Don Foti
10	Jenny Kim	$42,827	$56,388	85		Mark Neilson	Altig-Orlovic
11	Elijah Brown	$42,038	$76,660		82.4	Brenda Fox	Hart-McCallum
12	Travis Kovach	$41,256	$79,817		81.1	Matthew Conrad	S-S-Parks-Salvaggi
13	Tiffiney Harmouche	$39,668	$73,212		82.8	Mario Hajro	S-S-Parks-Salvaggi
14	Jennifer Reed	$38,956	$57,612		79.5	Aaron Parks	Simon Arias
15	Ruben Cortez	$34,097	$36,120	94		Evan Donoghue	Corey Neff
16	Eyad Awdi	$33,453	$34,801	91		Zoltan Krecsko	Altig-Orlovic
17	Adam Kidikas	$32,398	$37,696		80.8	Jeffrey von Kienast	Joshua West
18	Tina Nelson	$32,219	$34,967		91.5	Mark Beckford	Johnson-Nelson
19	Kelly Schoenherr	$31,873	$36,842		76.6	Andrew Chambers	Philip Prata
20	Arthur Trost	$31,527	$40,937		80.4	Steven King	Zachary Hart

ALL TIME RECORDS: $470,416 1st 6 Mo Agt — JEFFREY HUDSON | $473,032 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joseph Gojcaj	$689,412	$935,897		75.1	Mark Dushaj	Zachary Hart
*2	Patricia Contreras	$677,890	$885,134		76.8	Walter Icaza	Beto Quintero
*3	Dulce Paz	$656,336	$901,844		73.9	Patrycja Grudzinska	Sabrina Lloyd
*4	Dario Messina	$621,234	$913,754		78.4	Mark Dushaj	Zachary Hart
*5	Robert Adrahtas	$611,237	$794,254		76.4	Marian Sertler	Sabrina Lloyd
6	Jenny Kim	$415,152	$797,745	85		Mark Neilson	Altig-Orlovic
7	Travis Vaughn	$393,091	$821,778		77.7	Michael Russin	Simon Arias
8	Nadia Feleti	$389,419	$505,905		76.9	Alipate Makaui	Steve Friedlander
9	Brent Bowling	$344,711	$1,415,910		83.3		S-S-Parks-Salvaggi
10	Taurean Flournoy	$340,039	$642,591		74.8	Asiguy Haugabook	Kyle Johnson
11	Landon Schlag	$339,310	$596,315		76.7	Matthew Turnquist	Richard Correa
12	Jennifer Reed	$327,877	$557,216		79.5	Aaron Parks	Simon Arias
13	James Tolley	$326,551	$393,174		73.1	Gregory Rudolph	Simon Arias
14	Michael van Delft	$321,002	$1,134,060		83.8	Scott Wheeler	Satti-Kanaan
15	Rosemary Soto	$307,924	$485,721		76.9	Hemerson Gonzalez	Beto Quintero
16	Travis Kovach	$295,132	$732,224		81.1	Matthew Conrad	S-S-Parks-Salvaggi
17	Eric Thompson	$290,922	$991,891		83.5		S-S-Parks-Salvaggi
18	Ryan Ohm	$287,165	$584,565		80.6	Brody Maughan-Evanson	Simon Arias
19	Blake Tomblin	$250,266	$426,645		87.5	Tyler Worstell	Simon Arias
20	Ariana Jones	$249,176	$655,831		88.0	Jason Bratin	Simon Arias

ALL TIME RECORDS: $2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | $2,259,927 Net ALP — MEGAN JOHNSON

MASTERGENERALAGENTS

I

MARK DUSHAJ
TROY, MI

II

JOSHUA DISHONG
CLEVELAND, OH

III

DANIEL G JOHNSON
EARTH CITY, MO

IV

PAUL KELLY
AUCKLAND, NZ

V

HEMERSON GONZALEZ
MIAMI, FL

VI

WALTER ICAZA
MIAMI, FL

VII

DUANE SHAW
SCHAUMBURG, IL

VIII

JONATHAN JONES
LAS VEGAS, NV

IX

HARJEET RANA
CONCORD, ON

X

MATHEW MEALEY
LOUISVILLE, KY

Rookie

AARON FRIEDLANDER
NAPIER, NZ

NOVEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Mark Dushaj**	**149.1%**	**$371,534**	**$149,175**		**78.4**	**Zachary Hart**
	Mark Neilson	19.7%	$186,416	$155,798		73.4	Altig-Orlovic
II	**Joshua Dishong**	**30.0%**	**$143,480**	**$110,377**		**83.1**	**S-S-Bendure-Hartwig**
III	**Daniel G Johnson**	**114.1%**	**$184,677**	**$86,251**		**80.5**	**Hart-McCallum**
	Reynolds Akuamoa	42.5%	$127,962	$89,810		77.5	Theodore Pappas
	Elias Boles	32.1%	$113,466	$85,894		81.6	Oldham-Gryska
IV	**Paul Kelly**	**128.1%**	**$148,208**	**$64,987**		**76.0**	**Steve Friedlander**
	Elyse Bryan	111.9%	$142,708	$67,349		75.0	Souley Bah
	Patrick Knouse	46.1%	$90,974	$62,276		75.9	Slav Bitman
V	**Hemerson Gonzalez**	**82.0%**	**$98,329**	**$54,028**		**76.4**	**Beto Quintero**
	Jason Bratin	76.8%	$89,730	$50,749		87.2	Simon Arias
	Anita Ferris	24.6%	$71,544	$57,409		79.5	Steve Friedlander
VI	**Walter Icaza**	**155.5%**	**$120,229**	**$47,049**		**75.9**	**Beto Quintero**
	Morgan Lobello	63.7%	$80,521	$49,190		79.1	Giglione-Ackerman
	Jeffrey Hall	58.7%	$73,603	$46,370		75.1	Albert Serur
VII	**Duane Shaw**	**132.7%**	**$93,856**	**$40,333**		**76.6**	**Sabrina Lloyd**
	Duni Olusegun	118.5%	$80,200	$36,713		76.7	James Cunningham
	Brody Maughan-Evanson	75.3%	$66,432	$37,900		81.3	Simon Arias
VIII	**Jonathan Jones**	**88.7%**	**$64,248**	**$34,048**		**82.2**	**Corey Neff**
	Jesse Doherty	22.1%	$33,914	$27,785		77.9	Altig-Orlovic
	Christopher Botelho	21.3%	$32,997	$27,211		74.5	Altig-Orlovic
IX	**Harjeet Rana**	**177.7%**	**$50,022**	**$18,014**		**76.3**	**Imran Satti**
	Ransey Vazquez	92.8%	$47,364	$24,570		80.7	Bob Olson
	John Sparby	79.9%	$46,254	$25,715		73.5	S-S-Parks-Salvaggi
X	**Mathew Mealey**	**242.2%**	**$23,396**	**$6,837**		**86.8**	**Travis Moody**
	Magda Figueiredo	158.8%	$27,246	$10,526		74.8	Giglione-Ackerman
	Patrick Duray	112.0%	$35,027	$16,526		74.6	Chad Deley

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Mark Neilson**	**95.2%**	**$3,345,813**	**$1,713,781**		**73.4**	**Altig-Orlovic**
	Ryan Stenglein	29.9%	$1,934,824	$1,489,934		79.9	Altig-Orlovic
	Mark Dushaj	17.8%	$1,933,116	$1,640,920		78.4	Zachary Hart
II	**Bobby Gujral**	**6.1%**	**$1,050,538**	**$990,246**		**84.0**	**Altig-Orlovic**
III	**Daniel G Johnson**	**105.1%**	**$1,946,319**	**$948,758**		**80.5**	**Hart-McCallum**
	Elias Boles	95.6%	$1,847,994	$944,837		81.6	Oldham-Gryska
	Reynolds Akuamoa	53.7%	$1,518,410	$987,912		77.5	Theodore Pappas
IV	**Paul Kelly**	**77.0%**	**$1,265,109**	**$714,858**		**76.0**	**Steve Friedlander**
	Elyse Bryan	76.6%	$1,308,181	$740,844		75.0	Souley Bah
	Patrick Knouse	19.1%	$815,987	$685,037		75.9	Slav Bitman
V	**Hemerson Gonzalez**	**58.2%**	**$940,234**	**$594,313**		**76.4**	**Beto Quintero**
	Jason Bratin	40.1%	$782,041	$558,241		87.2	Simon Arias
	Thomas Vena	36.7%	$777,891	$568,972		83.1	Simon Arias
VI	**Walter Icaza**	**141.2%**	**$1,248,199**	**$517,544**		**75.9**	**Beto Quintero**
	Jeffrey Hall	61.4%	$823,332	$510,067		75.1	Albert Serur
	Brandon Summerton	40.4%	$781,146	$556,463		76.8	Altig-Orlovic
VII	**Duni Olusegun**	**115.8%**	**$871,504**	**$403,839**		**76.7**	**James Cunningham**
	Brody Maughan-Evanson	70.2%	$709,512	$416,898		81.3	Simon Arias
	Ryan McIntosh	60.1%	$620,370	$387,434		78.7	Altig-Orlovic
VIII	**Jonathan Jones**	**88.7%**	**$64,248**	**$34,048**		**82.2**	**Corey Neff**
	Jesse Doherty	22.1%	$33,914	$27,785		77.9	Altig-Orlovic
	Christopher Botelho	21.3%	$32,997	$27,211		74.5	Altig-Orlovic
IX	**Harjeet Rana**	**130.7%**	**$457,129**	**$198,158**		**76.3**	**Imran Satti**
	Ransey Vazquez	99.0%	$537,932	$270,272		80.7	Bob Olson
	George O'Shea	94.0%	$505,525	$260,576		79.0	Giglione-Ackerman
X	**Magda Figueiredo**	**341.6%**	**$511,327**	**$115,788**		**74.8**	**Giglione-Ackerman**
	Patrick Duray	262.5%	$658,888	$181,784		74.6	Chad Deley
	Mathew Mealey	83.3%	$137,844	$75,204		86.8	Travis Moody

NOVEMBER ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	**Aaron Friedlander**	**249.5%**	**$72,853**	**$29,200**	**$124,602**		**84.0**	**Steve Friedlander**
	Jeffrey Hudson	198.9%	$58,089	$29,200	$58,758		77.5	Zachary Hart
	Alipate Makaui	188.2%	$54,961	$29,200	$88,432		79.9	Steve Friedlander
	Meaghan Krecsko	167.8%	$48,995	$29,200	$67,859		79.8	Altig-Orlovic
	Jeffrey Espinal	146.5%	$42,772	$29,200	$70,600		76.2	Theodore Pappas
	Alexander Johnston	133.3%	$38,927	$29,200	$57,445		83.8	Oldham-Gryska
	Mario Hajro	131.1%	$38,280	$29,200	$89,170		84.3	S-S-Parks-Salvaggi
	Aaron Parks	124.6%	$36,375	$29,200	$47,806		79.5	Simon Arias
	Andrew Batten	121.4%	$35,438	$29,200	$74,516		75.0	Michael Vasu
	Anthony Theriault	118.0%	$34,469	$29,200	$58,658		75.2	Mathew Hart

YTD ROOKIES

Category		PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie	**Meaghan Krecsko**	**152.5%**	**$489,776**	**$321,200**	**$743,180**		**79.8**	**Altig-Orlovic**
	Jeffrey Espinal	147.1%	$472,534	$321,200	$763,332		76.2	Theodore Pappas
	Alipate Makaui	136.0%	$436,911	$321,200	$744,048		79.9	Steve Friedlander
	Michael Russin	123.8%	$397,663	$321,200	$826,523		77.4	Simon Arias
	Michael Joseph	119.5%	$383,858	$321,200	$534,361		76.8	James Cunningham
	Mario Hajro	110.4%	$354,594	$321,200	$1,100,366		84.3	S-S-Parks-Salvaggi
	Phillip Waisman	105.0%	$337,332	$321,200	$847,096		79.8	Satti-Kanaan
	Aaron Friedlander	104.6%	$335,993	$321,200	$746,961		84.0	Steve Friedlander
	Jose Viramontes	103.8%	$333,474	$321,200	$602,028		76.4	Michael Vasu
	Arthur McIntyre	102.4%	$329,058	$321,200	$393,589		73.5	Brandon MacDonald

Spotlight recognizes the top three Master General Agents in Categories I-X with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

REGIONAL GENERAL AGENTS

I

RYAN FICKERT
TROY, MI

IV

PAUL KELLY
AUCKLAND, NZ

V

MARK DUSHAJ
TROY, MI

VI

HEMERSON GONZALEZ
MIAMI, FL

VII

ELYSE BRYAN
LANHAM, MD

VIII

WALTER ICAZA
MIAMI, FL

IX

JONATHAN JONES
LAS VEGAS, NV

X

SANAZ MIRZA BAIG
CONCORD, ON

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.

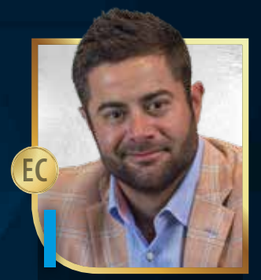
NOVEMBER

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Ryan Fickert**	**17.5%**	**$712,713**	**$606,632**		**77.3**	**Zachary Hart**
IV	**Paul Kelly**	**35.9%**	**$219,752**	**$161,683**		**78.8**	**Steve Friedlander**
	Steven Redd	6.4%	$179,049	$168,214		75.1	Mathew Hart
V	**Mark Dushaj**	**148.2%**	**$370,278**	**$149,175**		**78.3**	**Zachary Hart**
	Jake Yagjian	40.1%	$165,679	$118,299		73.5	Albert Serur
	John Conard	15.6%	$127,279	$110,060		79.5	Simon Arias
VI	**Hemerson Gonzalez**	**114.0%**	**$218,558**	**$102,149**		**76.0**	**Beto Quintero**
	Elias Boles	31.5%	$112,932	$85,894		81.6	Oldham-Gryska
	Tyler Worstell	27.1%	$107,358	$84,467		83.9	Simon Arias
VII	**Elyse Bryan**	**111.9%**	**$142,708**	**$67,349**		**74.9**	**Souley Bah**
	Evan Donoghue	41.8%	$99,649	$70,296		79.7	Corey Neff
	John McGrath	13.5%	$77,751	$68,523		76.0	Altig-Orlovic
VIII	**Walter Icaza**	**154.2%**	**$119,590**	**$47,049**		**75.9**	**Beto Quintero**
	Jeffery Thiel	55.7%	$71,361	$45,839		80.7	S-S-Bendure-Hartwig
	Jeffrey Hall	25.1%	$58,023	$46,370		74.5	Albert Serur
IX	**Jonathan Jones**	**89.9%**	**$64,644**	**$34,048**		**83.7**	**Corey Neff**
	Peter Kwiatkowski	43.7%	$46,333	$32,240		80.9	S-S-Parks-Salvaggi
	Brody Maughan-Evanson	43.3%	$54,319	$37,900		81.3	Simon Arias
X	**Sanaz Mirza Baig**	**2419.1%**	**$33,281**	**$1,321**		**79.8**	**Imran Satti**
	Meaghan Krecsko	396.4%	$65,541	$13,204		80.7	Altig-Orlovic
	Massoud Vaziri	353.3%	$28,654	$6,322		78.3	Altig-Orlovic

YTD

Category		Growth	Net ALP	Benchmark	NTG	RET	SGA
I	**Thomas Vena**	**11.4%**	**$4,104,001**	**$3,682,949**		**79.7**	**Simon Arias**
	Matthew Diulus	6.2%	$3,844,864	$3,620,707		79.1	Simon Arias
II	**Christopher Hintz**	**19.3%**	**$3,106,011**	**$2,603,079**		**81.2**	**Altig-Orlovic**
	Bobby Gujral	14.7%	$2,913,252	$2,538,792		83.1	Altig-Orlovic
	Joshua Olin	5.8%	$3,717,990	$3,513,410		78.7	Altig-Orlovic
III	**Ryan Wilson**	**20.3%**	**$2,378,758**	**$1,976,703**		**74.4**	**Philip Prata**
	Ryan Stenglein	18.3%	$2,411,661	$2,038,458		79.1	Altig-Orlovic
	Brian Schreiter	3.4%	$2,069,133	$2,001,332		74.9	Joseph Diecedue
IV	**Mark Neilson**	**80.6%**	**$3,212,378**	**$1,778,801**		**73.7**	**Altig-Orlovic**
	Luay Ghawi	31.7%	$2,350,669	$1,784,243		80.5	Altig-Orlovic
	Paul Kelly	10.8%	$1,971,187	$1,778,515		78.8	Steve Friedlander
V	**Jake Yagjian**	**76.2%**	**$2,293,191**	**$1,301,293**		**73.5**	**Albert Serur**
	Mark Dushaj	19.9%	$1,967,159	$1,640,920		78.3	Zachary Hart
	John Conard	12.1%	$1,357,632	$1,210,658		79.5	Simon Arias
VI	**Hemerson Gonzalez**	**95.0%**	**$2,190,702**	**$1,123,641**		**76.0**	**Beto Quintero**
	Scott Wheeler	59.8%	$1,564,852	$979,056		83.1	Satti-Kanaan
	Brandon Summerton	15.0%	$1,143,940	$994,784		75.6	Altig-Orlovic
VII	**Elyse Bryan**	**76.8%**	**$1,310,066**	**$740,844**		**74.9**	**Souley Bah**
	Andrew Batten	72.8%	$1,271,706	$735,928		74.9	Michael Vasu
	Evan Donoghue	19.6%	$924,862	$773,258		79.7	Corey Neff
VIII	**Walter Icaza**	**145.7%**	**$1,271,548**	**$517,544**		**75.9**	**Beto Quintero**
	Jeffrey Hall	62.9%	$830,651	$510,067		74.5	Albert Serur
	Rita Rider	28.3%	$837,241	$652,316		80.0	S-S-Parks-Salvaggi
IX	**Asiguy Haugabook**	**106.5%**	**$852,034**	**$412,660**		**74.9**	**Kyle Johnson**
	Jonathan Jones	81.4%	$679,457	$374,531		83.7	Corey Neff
	Patrick Duray	58.2%	$505,528	$319,618		73.3	Chad Deley
X	**Bruce Alford**	**28010960.0%**	**$18,674**	**$0**	**83**		**Don Foti**
	Sanaz Mirza Baig	8940.0%	$1,313,770	$14,533		79.8	Imran Satti
	Meaghan Krecsko	409.9%	$740,663	$145,243		80.7	Altig-Orlovic

STATE GENERAL AGENTS



ZACHARY HART

SABRINA LLOYD

STEVE FRIEDLANDER

HART-MCCALLUM

BETO QUINTERO

SOULEY BAH

RYAN BISANZ

NICK MOORE

EC = 2018 Executive Council Member

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj + % Recruit Obj) ÷ 3

TOP PERFORMANCE FACTOR

Spotlight recognizes State General Agents in Categories I-X with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

NICK MOORE
Category X
160.1% PF

HART-MCCALLUM
Category IV
127% PF

BETO QUINTERO
Category VI
124.9% PF

NOVEMBER

	Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I	**Zachary Hart**	**101.9**	**$524,648**	**$585,000**	**89.7**	**$369,785**	**$325,000**	**113.8**	**46**	**45**	**102.2**	**$894,433**	**12.2**		**75.4**
II	**Sabrina Lloyd**	**94.4**	**$292,457**	**$290,000**	**100.8**	**$229,647**	**$178,000**	**129.0**	**16**	**30**	**53.3**	**$522,104**	**35.6**		**77.8**
	Oldham-Gryska	90.9	$214,667	$234,000	91.7	$249,464	$329,000	75.8	21	20	105.0	$464,131	58.4		79.4
III	**Steve Friedlander**	**117.8**	**$220,267**	**$143,000**	**154.0**	**$183,946**	**$143,000**	**128.6**	**12**	**17**	**70.6**	**$404,213**	**63.1**		**79.0**
IV	**Hart-McCallum**	**127.0**	**$91,034**	**$139,000**	**65.5**	**$176,763**	**$82,000**	**215.6**	**10**	**10**	**100.0**	**$267,797**	**-26.1**		**81.3**
	Mathew Hart	117.3	$109,671	$104,000	105.5	$247,963	$147,000	168.7	14	18	77.8	$357,634	143.3		77.0
	Kyle Johnson	98.3	$104,593	$104,000	100.6	$97,315	$108,000	90.1	25	24	104.2	$201,908	13.6		75.3
	Cindy Furer	94.6	$87,465	$82,000	106.7	$103,442	$134,000	77.2	15	15	100.0	$190,907	53.3		76.2
VI	**Beto Quintero**	**124.9**	**$142,503**	**$113,000**	**126.1**	**$77,613**	**$56,000**	**138.6**	**17**	**13**	**110.0**	**$220,116**	**67.1**		**75.9**
	Corey Neff	99.5	$82,478	$65,000	126.9	$41,503	$65,000	63.9	14	13	107.7	$123,981	220.3		81.9
	Dorian Oldham	95.1	$58,781	$65,000	90.4	$63,482	$74,000	85.8	12	11	109.1	$122,262	-4.9		75.5
VII	**Souley Bah**	**117.9**	**$46,845**	**$56,000**	**83.7**	**$97,002**	**$43,000**	**225.6**	**4**	**9**	**44.4**	**$143,847**	**122.2**		**75.0**
VIII	**Ryan Bisanz**	**116.1**	**$58,603**	**$48,000**	**122.1**	**$32,808**	**$26,000**	**126.2**	**10**	**10**	**100.0**	**$91,411**	**13.6**		**73.6**
	Johnson-Nelson	100.9	$53,565	$48,000	111.6	$38,862	$48,000	81.0	10	3	110.0	$92,426	22.6		77.3
	Kevin Holtz	90.6	$15,586	$48,000	32.5	$59,962	$43,000	139.4	7	7	100.0	$75,548	17.4		74.4
X	**Nick Moore**	**160.1**	**$52,296**	**$30,000**	**174.3**	**$30,891**	**$15,000**	**205.9**	**8**	**8**	**100.0**	**$83,187**	**40.7**		**73.6**
	Hart-Weller	115.4	$16,708	$30,000	55.7	$27,096	$15,000	180.6	8	6	110.0	$43,804	N/A	89	
	Nick Scordos	108.1	$57,568	$30,000	191.9	$4,863	$15,000	32.4	8	8	100.0	$62,431	103.5		78.0
	Josh West	100.1	$44,430	$30,000	148.1	$10,352	$15,000	69.0	5	6	83.3	$54,782	N/A	89	
	Gabe Feldmann	96.4	$27,752	$30,000	92.5	$14,520	$15,000	96.8	4	4	100.0	$42,272	-24.4		78.6

YTD

	Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I	**Simon Arias**	**101.8**	**$5,874,629**	**$6,622,000**	**88.7**	**$8,155,155**	**$6,820,000**	**119.6**	**854**	**880**	**97.0**	**$14,029,784**	**16.6**		**79.9**
II	**Sabrina Lloyd**	**97.2**	**$2,637,605**	**$3,190,000**	**82.7**	**$1,939,022**	**$1,958,000**	**99.0**	**364**	**330**	**110.0**	**$4,576,627**	**2.7**		**77.8**
	Don Foti	95.4	$1,052,915	$1,100,000	95.7	$2,994,488	$3,575,000	83.8	141	132	106.8	$4,047,404	-2.0		79.1
	Oldham-Gryska	95.3	$2,483,722	$2,574,000	96.5	$2,877,338	$3,619,000	79.5	242	220	110.0	$5,361,060	-3.6		79.4
III	**Satti-Kanaan**	**96.8**	**$956,815**	**$1,001,000**	**95.6**	**$2,207,912**	**$2,145,000**	**102.9**	**111**	**121**	**91.7**	**$3,164,727**	**16.4**		**81.3**
	Steve Friedlander	93.9	$1,686,092	$1,573,000	107.2	$1,540,538	$1,573,000	97.9	143	187	76.5	$3,226,630	22.0		79.0
IV	**Hart-McCallum**	**119.1**	**$1,001,789**	**$1,529,000**	**65.5**	**$1,639,728**	**$902,000**	**181.8**	**122**	**110**	**110.0**	**$2,641,517**	**25.1**		**81.3**
	Kyle Johnson	118.8	$1,441,733	$1,144,000	126.0	$1,444,568	$1,188,000	121.6	258	237	108.9	$2,886,301	37.7		75.3
	Philip Prata	106.4	$1,125,655	$902,000	124.8	$1,485,549	$1,716,000	86.6	154	143	107.7	$2,611,204	18.3		74.5
	Mathew Hart	97.7	$1,227,305	$1,144,000	107.3	$1,659,281	$1,617,000	102.6	165	198	83.3	$2,886,586	20.8		77.0
	Joseph Diecedue	94.9	$1,246,444	$1,573,000	79.2	$1,341,117	$1,243,000	107.9	204	209	97.6	$2,587,561	6.1		75.2
	Cindy Furer	92.6	$781,847	$902,000	86.7	$1,422,726	$1,474,000	96.5	156	165	94.5	$2,204,573	10.4		76.2
V	**James Cunningham**	**119.2**	**$952,911**	**$814,000**	**117.1**	**$999,976**	**$671,000**	**149.0**	**161**	**176**	**91.5**	**$1,952,887**	**52.9**		**75.1**
	Albert Serur	109.9	$1,337,529	$1,001,000	133.6	$984,211	$1,144,000	86.0	192	165	110.0	$2,321,740	31.1		73.4
	Ryan Giddens	90.8	$954,909	$1,188,000	80.4	$960,032	$814,000	117.9	135	182	74.2	$1,914,941	9.1		74.9
VI	**Beto Quintero**	**114.4**	**$1,569,173**	**$1,243,000**	**126.2**	**$659,366**	**$616,000**	**107.0**	**201**	**143**	**110.0**	**$2,228,540**	**84.6**		**75.9**
	Corey Neff	98.4	$869,232	$715,000	121.6	$505,544	$715,000	70.7	147	143	102.8	$1,374,776	10.6		81.9
	Dorian Oldham	95.2	$621,542	$715,000	86.9	$720,708	$814,000	88.5	152	121	110.0	$1,342,249	10.3		75.5
VII	**Souley Bah**	**114.3**	**$581,230**	**$616,000**	**94.4**	**$745,306**	**$473,000**	**157.6**	**90**	**99**	**90.9**	**$1,326,536**	**65.9**		**75.0**
	A-O-Janti	98.4	$58,386	$112,000	52.1	$138,401	$104,000	133.1	17	14	110.0	$196,788	11.5	90	
	Desi Dimitrova	94.6	$521,711	$616,000	84.7	$728,839	$616,000	118.3	80	99	80.8	$1,250,549	23.5		77.4
VIII	**Ryan Bisanz**	**113.0**	**$517,677**	**$528,000**	**98.0**	**$447,110**	**$286,000**	**156.3**	**93**	**110**	**84.5**	**$964,788**	**44.3**		**73.6**
	Johnson-Nelson	103.1	$466,006	$528,000	88.3	$585,902	$528,000	111.0	103	83	110.0	$1,051,908	30.5		77.3
	Kevin Holtz	99.4	$433,402	$528,000	82.1	$505,983	$473,000	107.0	84	77	109.1	$939,385	29.6		74.4
IX	**Correa-Hunt**	**95.1**	**$373,434**	**$429,000**	**87.0**	**$207,799**	**$220,000**	**94.5**	**80**	**77**	**103.9**	**$581,234**	**5.8**		**73.1**
X	**Nick Moore**	**150.5**	**$629,845**	**$330,000**	**190.9**	**$280,228**	**$165,000**	**169.8**	**69**	**76**	**90.8**	**$910,072**	**342.5**		**73.6**
	Nicholas Scordos	123.7	$490,242	$330,000	148.6	$185,702	$165,000	112.5	79	55	110.0	$675,944	204.7		78.0
	Josh West	104.0	$170,458	$180,000	94.7	$105,627	$90,000	117.4	24	24	100.0	$276,086	N/A	89	

PUBLICRELATIONS

CATEGORY I

1
MALKA ARONY
CAVE CREEK, AZ

2
ANNA GUIDO ROHRER
HAMILTON, OH

CATEGORY II

1
TIM O'CONNOR
YUKON, OK

2
AL WALL
HOLLAND LANDING, ON

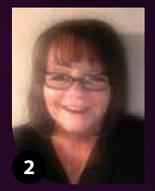
CATEGORY III

1
IRENE RURYCZ
PARMA, OH

2
TONY ANDERSON
INDIANAPOLIS, IN

CATEGORY IV

1
LACY MARTIN
HUNTSVILLE, TX


2
KRISSA HENSLEY
TOLEDO, OH

CATEGORY V

1
CARL ZABLOTNY
LAS VEGAS, NV

2
AMANDA CROSS
LEXINGTON, KY

CATEGORY VI

1
MARIA SIERO
AUSTIN, TX

2
GEORGE MURRY
MONTGOMERY, AL

CATEGORY VII

1
JEANETTE DODD
HOPATCONG, NJ

2
RALPH BEARD
FRANKLIN, TN

CATEGORY VIII

1
LISA JOHNSON
SUMMERSVILLE, WV

2
ELIF ATICI
MISSISSAUGA, ON

TOPMANAGERS

CATEGORY I

1
CARMELLA SWANSON
SANTA MARGARITA, CA

CATEGORY II

1
CHRISTA DAVIS
KATY, TX

CATEGORY III

1
BILLY SAUERS
PALM BEACH, FL

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

INDIVIDUAL REPS: NOVEMBER

Category	Rank		Cards	Obj	% Obj
I	1	**Malka Arony**	**8,065**	**3,389**	**238.0%**
	2	Anna Guido Rohrer	2,804	1,618	173.3%
	3	Jessica Treybick	2,462	1,711	143.9%
II	1	**Tim O'Connor**	**4,237**	**1,302**	**325.4%**
	2	Al Wall	1,570	1,235	127.1%
	3	Lori Vaughn	1,597	1,325	120.5%
III	1	**Irene Rurycz**	**2,168**	**1,106**	**196.0%**
	2	Tony Anderson	1,910	1,124	169.9%
	3	Michael Cooper	1,145	1,061	107.9%
IV	1	**Lacy Martin**	**1,753**	**1,008**	**173.9%**
	2	Krissa Hensley	1,547	1,031	150.0%
	3	Laurie Gruber	1,251	920	136.0%
V	1	**Carl Zablotny**	**1,707**	**863**	**197.8%**
	2	Amanda Cross	1,600	908	176.2%
	3	Dee Hettinger	1,210	836	144.7%
VI	1	**Maria Siero**	**6,242**	**804**	**776.3%**
	2	George Murry	1,475	682	216.3%
	3	Crystal Senour	1,398	714	195.8%
VII	1	**Jeanette Dodd**	**1,202**	**605**	**198.7%**
	2	Ralph Beard	1,183	596	198.5%
	3	Katy Hogge	1,093	586	186.5%
VIII	1	**Lisa Johnson**	**1,369**	**463**	**295.6%**
	2	Elif Atici	1,335	486	274.7%
	3	Lisa Guay	1,296	564	229.7%
Rookie	1	**Lisa Johnson**	**1,369**	**463**	**295.6%**
IceBreaker	1	**Jaymz Hall**	**425**	**489**	**86.9%**

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	**Mark Gagliardi**	**20,984**	**17,790**	**118.0%**
	2	Jessica Treybick	19,723	18,819	104.8%
	3	David Scalisi	16,481	17,210	95.8%
II	*1	**Al Wall**	**15,694**	**13,587**	**115.5%**
	2	George Farenthold	15,814	14,355	110.2%
	3	Kathy Pappas	15,039	14,145	106.3%
III	*1	**Tony Anderson**	**15,758**	**12,368**	**127.4%**
	2	Timothy Leary	11,920	11,386	104.7%
	3	Donald Spohn	12,362	12,747	97.0%
IV	*1	**Randy Stockley**	**13,221**	**10,905**	**121.2%**
	2	Krissa Hensley	11,173	11,337	98.6%
	3	Steve Orcherton	9,853	10,419	94.6%
V	*1	**Carl Zablotny**	**13,328**	**9,489**	**140.5%**
	2	Amanda Cross	10,584	9,990	105.9%
	3	Cas Robinson	9,319	9,152	101.8%
VI	*1	**Maria Siero**	**13,816**	**8,843**	**156.2%**
	2	Janis Pitts	13,230	8,703	152.0%
	3	Mark Flemm	8,079	8,211	98.4%
VII	*1	**Ralph Beard**	**8,243**	**6,552**	**125.8%**
	2	Kevin McKeen	8,375	7,047	118.8%
	3	Donna Altshue	7,872	6,897	114.1%
VIII	*1	**Lisa Johnson**	**15,981**	**5,092**	**313.8%**
	2	Gabriela Berloni	6,770	2,874	235.6%
	3	Hector Cortez	4,375	2,934	149.1%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: NOVEMBER

Category	Rank		Cards	Obj	% Obj
I	1	**Carmella Swanson**	**8,846**	**8,213**	**107.7%**
	2	Tami Williams	8,408	7,438	113.0%
II	1	**Christa Davis**	**14,303**	**5,175**	**276.4%**
	2	Judy Spade	8,732	6,286	138.9%
III	1	**Billy Sauers**	**6,123**	**3,789**	**161.6%**
	2	Amanda MIinaz	4,004	4,722	84.8%

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	**Tami Williams**	**81,971**	**81,816**	**100.2%**
	2	Brian Ryan	75,101	82,882	90.6%
II	*1	**Christa Davis**	**61,282**	**56,926**	**107.7%**
	2	John Keliher	50,332	56,265	89.5%
III	*1	**Chuck Hill**	**47,987**	**50,884**	**94.3%**
	2	Billy Sauers	35,496	41,681	85.2%

1
MARK GAGLIARDI
CLARKSVILLE, TN

MOST ORIGINAL CARDS GENERATED: YTD

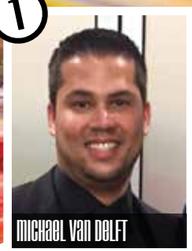
1 MARK GAGLIARDI 7,935

2 MARIA SIERO 7,104

3 ERICA DALAGER 6,553

WORLD'S GREATEST BONUS

1



MICHAEL VAN DELFT

$7,259
Satti-Kanaan

2

MUHAMMED ASHRAF

$7,128
Theodore Pappas

3

RAHUL BHAGWAKAR

$6,240
Sabrina Lloyd

4

GEORGE KAMEL

$6,044
S-S-Bendure-Hartwig

5

STUART PAGAN

$5,549
Mathew Hart

NOVEMBER BONUS LEADERS | PAYOUT: $1,932,670 | QUALIFIERS: 3,493

$
7,259 Michael van Delft
7,128 Muhammed Ashraf
6,240 Rahul Bhagwakar
6,044 George Kamel
5,549 Stuart Pagan
5,282 Irene Simisim
5,231 Jacob Mantay
5,124 Stanis Moanda
4,896 Brock Lampee
4,799 Jadwiga Martins
4,671 Jennifer Ragan
4,543 Evelin Castro-Sharif
4,502 Joshua Dishong
4,179 Jessica Chang
3,966 Joanna Strzelec
3,597 Javier Diaz
3,572 Philip Anderson
3,405 Mario Hajro
3,400 Joseph Sarasin
3,392 Austin A Smith
3,364 Ana Cimarosti
3,249 Emilienne Lubin Chery
3,235 Cleopatra Sola
3,198 Lincoln Dziekonski
3,179 Nicholas Daltro
3,174 Carrisa Korres
3,154 Jillian Getz
3,148 Carmen Arroyo
3,148 Daniel Pues
3,117 Nauleni Tuionetoa
3,105 Salvador Escobar
3,094 Nicholas Davis
3,062 Rahmatullah Romal Omid
3,059 Adem Abdula
3,038 Joanna Hansen
3,027 Renee Cunningham
3,018 Shorne Brown
3,015 Danielle Savarese
3,014 Orett Nelson
2,947 Christie Jauch
2,919 Carlo Trinidad
2,901 Glenn Arakawa
2,887 Aref Sayegh
2,876 Funmilola Elumade
2,873 Hakan Ozalpasan

$
2,873 Meenakshi Chavis
2,868 Richard Dyer
2,859 Harvey Quinn
2,850 Magaly Una
2,829 Eno Iftiu
2,819 Alex Gonzales
2,817 Kasali Kotun
2,777 Tristan Dlabik
2,769 Carolyn Beindorff
2,756 Davina Vo
2,747 Alipate Makaui
2,736 Atiya Bell
2,720 Mike Reed
2,700 Constance Tuiteleleapaga
2,700 Afolasade Aboyade-Cole
2,665 Lee Van Delft
2,662 Brennan Reynolds-Baker
2,649 Ruben Soberanes
2,644 David Watkins
2,639 Mateusz Wielomek
2,632 Roger Fredericks
2,629 Lamine Diakhate
2,588 Lionel Njeukam
2,552 Elizabeth Garcia
2,552 Christopher Liles
2,549 Dorota Rusew
2,526 Howard Dotson
2,512 James Keefer
2,491 Yadollah Pourjalali
2,481 Steven Phillips
2,473 Hussein Ajami
2,473 Ricky Hayward
2,470 Meardey Kim
2,467 Hany Mikhail
2,455 Cathy Dishong
2,433 Sergio Miller
2,425 Kevin Argumedo Barrientos
2,408 Max Quasem
2,406 Ryan Vance
2,390 Holly Simpson
2,390 Tyrone Hueston
2,380 Mark Lahijani
2,380 Sherine Zahra
2,371 Mollie Uphoff
2,359 Shai Mate

$
2,358 Farnaz Fotovat Ahmadi
2,354 Edward Nguyen
2,340 Johnathon Bogoslowski
2,324 Alex Pizzo
2,302 Travis Picklesimer
2,292 Adebamidele Ogunlade
2,287 Iris Saavedra
2,266 Ikram Al-Shobaki
2,266 Ross Ewen
2,265 Bryan Juskiw
2,255 Matthew Lehman
2,234 Manique Sala
2,233 Benjamin Rodriguez
2,230 Brooklyn Mims
2,229 Daniel Bean
2,226 Daniel Perkins
2,221 Julia Loboda
2,202 Joshua Deick
2,198 Jonathan Da-al
2,192 Andrew Wagner
2,186 Abraham Mogilevsky
2,162 Minh Phung
2,156 Ali Mujagic
2,154 Robert Curtis
2,140 Richard Bergstrom
2,134 Shanita Ellmers
2,124 Shannon Stroud
2,123 Dejan Kukolj
2,120 Jordon Graham
2,114 Benzack Cooper
2,107 Jagdish Sukhu
2,102 John Santosuosso
2,100 Tomarus Burks
2,085 Nicklaus Boker
2,084 Rosa Teixeira
2,084 Pablo Solis
2,081 Michael J Romero
2,079 Douglas Ewers
2,074 Valentino Kalaj
2,060 Kevin Ishikane
2,048 Alexander Valencia
2,040 Stephen Jeung
2,030 Aleksander Witalec
2,012 Marcia McDuffie
2,009 Sayed Hashimi
2,006 Martin Salavec

$
1,994 Phi Phan
1,994 Leswin Martinez
1,993 Lynn Jenkins
1,992 Collins Appiah
1,988 Igor Melcharek
1,969 Lleison Martinez
1,968 Rosemary Soto
1,957 Steven Sparkes
1,948 Stephanie Novel
1,941 DeAnthony Hartman
1,935 LaKaisha Loyd
1,932 Gurmehar Singh
1,929 Benjamin Ainscough
1,929 Fabiola Del Palacio
1,925 Danijel Dokic
1,923 Ethan Dewyer
1,919 Corey Bednarz
1,917 Kascey Williamson
1,909 Amy Shui
1,906 Fritznel Octave
1,896 Matias Orrego
1,891 Vanessa Forouzan
1,885 Eric Snyder
1,872 Joel Acosta
1,872 Raynaldo Lafontant
1,868 Ian Pickett
1,868 Rovena Lulgjuraj
1,863 Francisco Vasquez
1,860 Siraj Saunders
1,821 Pranil Vitha
1,819 Byron Bishop
1,818 Fabian Aniekwensi
1,818 Edward DeFurio
1,809 Shane Valentine
1,809 David Staffiery
1,803 David Rigney
1,800 Jonathan Conn
1,797 Cody Meadows
1,785 Joseph Webster
1,770 Joshua Jahnish-Maltese
1,766 Adam Carlile
1,763 Andres Liranzo
1,760 Christopher Walker
1,757 Austin Nguyen
1,750 Edmaggie Myrthil
1,747 Altina Arakelian

$
1,746 Anthony Aiello
1,742 Christopher Difabio
1,739 Heather Hewitt
1,722 Jean Etahe Limongo
1,721 Ryan Bickett-Hickok
1,709 Randy Souliers
1,696 Ashley Rust
1,695 Selma Ogresevic
1,693 Gregory VanSuch
1,686 Tyler Boulden
1,681 Kevin Appasamy
1,674 Michael Botond
1,660 Raymond Stephenson
1,654 Nathan Sloane
1,653 Isaiah Banks
1,648 Shaquille Traylor
1,648 Zinsou Ayihonsi
1,644 Duane Shaw
1,628 Alma B Gonzalez
1,627 Walna Allen
1,626 Rochelle Royce
1,622 Marc D'Emilia
1,618 Logan Klink
1,617 Tyler McKnight
1,614 Riley Peters
1,611 Mari Andrade
1,611 Emran Chowdhury
1,607 Matthew Obringer
1,601 Ellen Tuttle
1,600 Horace Johnson
1,594 Marian Sertler
1,591 Marisela Salas Flores
1,590 Greta Wilson
1,588 Jonathan Growe
1,586 Mary Aman
1,583 Brittany Douglas
1,582 Rumteen Mokhtarzadeh-Azar
1,579 Juliya Ostapyuk
1,578 Evan VanErp
1,572 Brandon Johnson
1,571 Scott Remmey
1,565 Ana Vea
1,564 Alyssa Libby
1,564 Erik Geer
1,563 Domonique Smith

$
1,560 Chad Muise
1,559 Kareem Mutia
1,557 Shiv H Patel
1,548 Daniel G Johnson
1,548 Abrahim El Refaei
1,543 Ligaya Alaiza
1,536 Edwin Chica Gomez
1,529 Herivelto Pereira
1,525 Arynne McCarthy
1,522 Ronald Davis
1,520 Tony Geer
1,520 Douglas Clarke
1,520 Yolette Mompoint
1,519 Annie Le
1,518 Kurt Overy
1,517 Jackie Bolton
1,516 Samuel Stern
1,506 Bennett Williams
1,506 Esa Mohamed
1,503 Trevor Bailey
1,496 Jacqueline Kabluyen
1,496 Kaylee Harvie
1,492 Arif Hajro
1,489 Emily Kayser
1,489 Jeremy Doucet
1,484 Joshua Francoeur
1,482 Matthew Zang
1,481 Patricia Colon
1,480 Elhanan Sing
1,479 Tony Georges
1,479 Virginia Lee
1,477 Timothy Silva
1,476 Brian Jerome
1,474 Melissa Losk
1,467 Dina Boghdady
1,466 Diana Brtek
1,466 Omar Hashimi
1,464 Irma Gallardo
1,464 Lino Strussione
1,460 Timothy Cruise
1,453 Ryan Praedel
1,448 Charlene King
1,448 Nadezhda Vitchev
1,446 Jordan K Brown
1,445 Fuat Demir
1,445 John Vacca

$
1,443 Ebuwa Otagho
1,443 Zachary Bradshaw
1,443 Carlos Garcia
1,441 Dylan Johnson
1,441 Isabella Xia
1,438 Mauro Capozucca
1,433 Vipul Shah
1,432 Brandon Smith
1,431 Ricardo Talavera Gomez
1,430 Mark Bernsdorff
1,428 Darrio Pope
1,428 Slawomir Dolecki
1,427 Eric LaBossiere
1,426 Phyo Phyo
1,424 Chris Anderson
1,421 Jenny Alvarez
1,421 Matthew Harper
1,420 Andrew Hynan
1,417 Shawna Parker
1,416 Christopher Bungay
1,414 Julie Aprahamian
1,409 Ifeanyi Ufondu
1,406 Luis Miranda
1,404 Nardia Bowen
1,399 Joseph Tapia-Saavedra
1,399 Leticia Morales
1,397 Jorge Leon
1,396 Boston Gowan
1,396 Mike Sukhbaatar
1,394 Joey Kennedy
1,394 Richard Millington
1,387 Jacob Collins
1,387 Steven Warner
1,386 Indraj Kalar
1,384 Chase Miller
1,380 Tisha Joyner
1,378 Brittany Bradshaw
1,373 Valentina Gojcaj
1,369 Laryssa Moros
1,367 Peter Dudek
1,367 Samuela Vainga
1,365 Nelson Villegas
1,362 Jacob Wells
1,360 Derek Sandilands
1,358 Noli Alea

$
1,356 Orlando Crimmel
1,355 Alexander Pham
1,347 Ashley O'Donal
1,343 Donte Harden
1,343 Andjalie Elizer
1,339 Caleb Rodriguez
1,338 Donte Grant
1,335 Kassem Khalife
1,334 Scott Florin
1,326 Shannon Stewart
1,323 Dylan White
1,323 Ricardo Licon
1,321 Jacquelyn Larkins
1,320 Thomas S Brown
1,319 Garkeiva Council
1,318 Kaylyn Kimberlin
1,315 Khadijah Muhammad
1,309 Trenton Miller
1,306 Arlene Mayon
1,304 Tajha Dixon
1,298 Jaclyn Polizzi
1,296 Asiguy Haugabook
1,295 Janel Wilder
1,295 Calvin Irving
1,293 Alan Sedaghat
1,292 Timothy Copenhaver
1,288 Christa Frazier
1,286 Dustin Edgell
1,285 Nathaniel Henderson
1,283 Sandy Metellus
1,282 James Sherwood
1,280 Joachim Jean
1,279 Allison Kusgen
1,277 Manuel Balcita
1,276 Anthony Friese
1,270 Maria Elena Jordan
1,268 Ray Salmon
1,268 Patrick Locke
1,266 Justin Sutton
1,263 Kelly McDonald
1,262 Peter Kaplanis
1,262 Eldine Mpanzu
1,260 Robert Adrahtas
1,260 Tina Fu
1,259 Jamie Tan

$
1,258 Bryan Froneyberger
1,258 Andrea Petty
1,256 Garret Kun
1,256 Austin Rockall
1,255 Jacob Escoto
1,248 Anthony Ferraro
1,247 Stephanie Melton
1,247 Patricia Cicerale
1,244 Stephen Beck
1,244 Jacob Brown
1,243 Patricia Santamarina
1,243 David De Anda
1,243 Michael Scatena
1,240 Jordan T Brown
1,239 Jorge Alvarez
1,238 Christopher Rantanes
1,237 Daniel Deufel
1,234 Maurice Baritz
1,232 John McCarthy
1,232 Dustin Dunbar
1,231 Elaina Vecchio
1,228 Carl Ignatius
1,224 Sasha Keller-Roach
1,222 Joseph Stapleton
1,216 Ethan Barnt
1,215 Jeffery Neal
1,209 Joseph Gojcaj
1,207 Joshua L Miller
1,206 Ericka Martinez
1,204 Ernesto Delgadillo
1,204 Jasmine Walker
1,203 Zachary Zanotta
1,203 Yvette Nelson
1,203 Yohan Jayasingha
1,201 Marie Laine
1,201 Toni Moore
1,200 Robert Wright
1,199 Sabre Ciarametaro
1,198 Jorge Soto Soriano
1,193 Cherrish Taylor
1,192 Jesusdieu Portilus
1,190 Nicholas Shanks
1,190 Heather Pierce-Akanni
1,189 Dimo Joannidis
1,187 Casey Wells

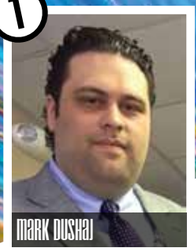
$
1,182 Victoria Lopes
1,181 Ngan Pham
1,181 Nathaniel Johnson
1,181 Marlene Barrett
1,180 Colin Desnoyers
1,178 Mohamad Raychouni
1,178 Turama Waiti
1,177 Jean Romero Capote
1,175 Adrian Mata
1,173 Shawn Sweeney
1,173 Vincent Massari
1,172 Anthony Greco
1,166 Jennifer Anthes
1,166 Bruce Tan
1,166 Peter Tovio
1,163 Bryan Czajkowski
1,162 Lidia Meglei
1,158 Angela Rosario
1,157 Adam Cellura
1,157 Asad Ahmed
1,153 Davelle Lee
1,153 Turissa Keys
1,151 Kevin Davis
1,150 Aaron Patt
1,149 Juan Nunez
1,148 Matt McBride
1,145 David Rockway
1,144 Kyle Schroeder-Gurnicz
1,143 Oscar Lopez
1,140 Lafi Papalii
1,140 Andrew Chambers
1,137 Brian Freeman
1,136 Erik Graham
1,135 Clayton Slaughter
1,134 DeShannon Boyd
1,133 James Zagar
1,132 Mark Harhager
1,132 Jovanie Scarlett
1,130 Yamid Mendoza Sanchez
1,125 Sarah Rogers
1,123 Gabriel Benavides
1,120 Gianna Montelaro
1,118 Hasan Ghazal
1,117 Andrew Herfi
1,116 Jeannieliza Solis

$
1,116 Sherry Schick
1,114 Mathieu Cook
1,114 Lamita Dahdah
1,114 Brooklynn Ross
1,110 Raymond Tomasik
1,110 Jordan Siudy
1,108 Angela Alunno
1,106 Elena Flores
1,105 Kayla Edwards
1,103 Gabriela Angelova
1,101 Zackary Johnson
1,101 Kristi Vang
1,098 James Franklin
1,096 Fouad Gerges
1,095 Frans Hisenai
1,094 Kellen Knapton
1,092 Matthew Hudlin
1,091 Erika Torres
1,085 Katharine Young
1,079 Justin Thompson
1,079 Sungmin Hwang
1,078 Sayd Hopiane
1,078 Timothy Patterson
1,075 Ashley Hutson
1,072 Mike Allen
1,072 Beatriz Corria
1,071 Pedro Mata
1,071 Terran Oliphant
1,069 Braxton Amy
1,068 Stephanie Willis
1,067 Samson Adelufosi
1,067 Mitchell Messer
1,066 Nancy Murto
1,063 Dario Messina
1,062 Tabitha Witherell
1,060 Frank Blair
1,059 Herbert Lang
1,059 Joel Trask
1,059 Pierre Casey
1,058 Tanya Sutton
1,056 Michael Bell
1,056 Joaquin Santos
1,055 Deonte Lomax
1,055 Michele Koonce
1,054 Brenna Moore

$
1,052 Steven Baum
1,051 Avery Allmond
1,050 Christopher Czajkowski
1,050 Ameenah Little
1,050 Travis Vaughn
1,049 Melodie Henderson
1,049 Stephanie L Booker
1,047 Kayla Kelly
1,047 Kamie Oda
1,042 Aaron Avant
1,041 Mariam Shahid
1,041 Pablo Zetina
1,037 Jonathan Maust
1,034 Rubin Chaimov
1,033 Felipe Machado-Santanna
1,033 Tiffany Beadnell
1,031 Jose Anderson
1,030 Joy Vann-Austin
1,029 Zachary Tamayo
1,027 Carlos Fernandez
1,027 Anthony Thoma
1,026 Vincent Radisek
1,022 Anthony Renner
1,022 Jody-Ann Peters
1,022 Omar Billy
1,020 Debra Small
1,016 Michael Gribov
1,016 Michael Peery
1,015 Bryon Eddinger
1,015 Misty Fornasiero
1,015 Daniel Pettit
1,014 Jacob Schiaffino
1,012 Bobbi Wiatr
1,011 Eric Peyton
1,010 Nathaniel Newberry
1,007 Arthur Trost
1,007 Jack Elder
1,005 Dylan Hurd
1,004 Cameron Ontko
1,003 Justin Gallagher
1,002 Kimberly Alston
1,002 Migdalia Perez
1,001 Rachel Elfenbein
1,001 Gilbert Tabon

LEADERSHIP BONUS

1



MARK DUSHAJ

$46,277
Zachary Hart

2

MARK NEILSON

$27,844
Altig-Orlovic

3

MICHAEL STUVER

$15,814
Zachary Hart

4

MARIO HAJRO

$12,076
S-S-Parks-Salvaggi

5

BRENDA FOX

$11,456
Hart-McCallum

NOVEMBER BONUS LEADERS | PAYOUT: $1,145,665 | QUALIFIERS: 608

$ 46,277	Mark Dushaj
27,844	Mark Neilson
15,814	Michael Stuver
12,076	Mario Hajro
11,456	Brenda Fox
11,260	Walter Icaza
11,209	Zach Otto
11,059	Sara Vaz
11,021	Jason Bratin
10,851	Patrycja Grudzinska
10,806	Elyse Bryan
10,573	Scott Wheeler
9,247	Asiguy Haugabook
9,238	Joshua Olin
9,121	Matthew Conrad
9,018	Blake Higuchi
8,888	Tony Geer
8,662	David Wang
8,645	Hemerson Gonzalez
8,451	Daniel G Johnson
8,410	Bruce Viaje
8,191	Beau Locker
8,114	Bobby Szwaja
7,970	John McGrath
7,738	Joseph Gojcaj
7,251	Alan Sedaghat
7,227	Corey Helly
7,207	Dustin Dunbar
7,165	Alipate Makaui
7,042	Kimberly Hamilton
7,020	Patrick Knouse
6,956	Jeffery Thiel
6,944	Bobby Gujral
6,757	Britton Costa
6,677	Anita Ferris
6,624	Dario Messina
6,517	Michael Russin
6,516	Ryan Stenglein
6,398	Tyler Worstell
6,376	Thomas Vena
6,179	Melinda-Rae Lyse
6,043	Brody Maughan-Evanson
6,010	Shahab Mahdavinejad
6,001	Aaron Parks
5,919	Marian Sertler
5,677	Steven King

$ 5,572	Paul Kelly
5,554	Harjeet Rana
5,536	Phillip Waisman
5,314	Darcy Schrieber
5,249	Jeffrey Hudson
5,224	Edmaggie Myrthil
5,200	Andrew Chambers
5,194	Derek Foore
5,182	Jeffrey Espinal
5,011	Michael Musso
4,963	Matthew Diulus
4,848	Jake Yagjian
4,845	Atta Saleh
4,839	Matthew Turnquist
4,817	Gary Slocum
4,795	Reynolds Akuamoa
4,783	Jeffrey Hall
4,779	Mike Paragiou
4,768	John Ophals
4,580	Jeffrey von Kienast
4,516	Sabrina Kryshundayal
4,459	Yussuf El-Zein
4,434	Roger Fung
4,279	Luay Ghawi
4,216	James Sodan
4,141	Ronald Rivera
4,124	Sylvain Kalombo
4,067	Kaitlyn Brandt
4,064	Lee Jeffers
4,062	Lauren Coyne
4,054	Robert Hamilton
4,002	Priscila Gonzalez
4,000	Thomas Longino
3,983	Yemi Akinade
3,975	Mark Lahijani
3,902	George O'Shea
3,866	Craig Strompf
3,830	Deonte Jones
3,826	Elias Boles
3,815	Avi Kauderer
3,776	Alexander Johnston
3,733	Joshua Krueger
3,730	Dylan Murphy
3,664	Ryan Hall
3,610	Daryl Graham
3,593	Eric Thompson

$ 3,592	David Rigney
3,562	Bruce Alford
3,540	Sokol Fazliu
3,523	Jinelly Urena
3,480	Levar Morgan
3,438	Brent Bowling
3,398	Daniel J Johnson
3,385	Michael Gerstein
3,384	Duni Olusegun
3,258	Ariana Jones
3,257	Trenton Miller
3,243	Meaghan Krecsko
3,238	Francesca Veltri
3,213	Clayton Slaughter
3,176	Minh Phung
3,160	Dulce Paz
3,108	Daniel Walton
3,078	Ransey Vazquez
3,071	Alma Lozano
3,069	Steven Dell
3,061	Sean Velasquez
3,060	Duane Shaw
3,051	Begona Patino-Lopez
3,006	Michael Mandella
2,975	Anthony Theriault
2,973	Travis Kovach
2,963	Evan Donoghue
2,956	Brian Zuzick
2,946	Christopher Bentley
2,929	Gregory Rudolph
2,912	Jonathan Jones
2,901	Brian Schreiter
2,901	Steven Barton
2,887	Angel Martinez
2,885	Nasr Quadri
2,851	Kevin Davis
2,839	Michael Joseph
2,664	Michael Russo
2,643	Kendall Wilson
2,626	Marissa Ellis
2,612	Alix Albright
2,603	Jeremy Rivers
2,581	Donte Grant
2,576	Mark Beckford
2,569	Brandon Baker
2,566	Shanita Ellmers

$ 2,554	Elijah Brown
2,533	Kevin Lowery
2,531	Justin Sutton
2,516	Shorne Brown
2,510	Christopher Bungay
2,509	Roghie Hassan Loo
2,501	Chris La Fond
2,494	Elizabeth Chilson
2,491	Andrew Wagner
2,465	Taurean Flournoy
2,464	Patricia Contreras
2,444	Slavita Hut
2,436	Jessica St Pierre
2,428	Justin Hermann
2,401	Ryan Ohm
2,372	Sarah McDermott
2,336	Jessica Chang
2,334	Jose Viramontes
2,327	Dan Ikei
2,321	Travis Vaughn
2,316	Hunter Houvener
2,310	Bryan Juskiw
2,307	Samuel Cohen
2,269	Nadia Feleti
2,256	London Burnett
2,253	Taylor Black
2,243	Zoltan Krecsko
2,236	Rahmatullah Romal Omid
2,232	Alon Fischer
2,221	Eric Peyton
2,217	Tiffany Beadnell
2,206	Jacob Hogan
2,193	Johnny Ly
2,183	Michael McKiernan
2,181	Virakbot Oung
2,175	Francis Ingulli
2,173	Jennifer Reed
2,160	Kerry Zorns
2,145	Marisa Willgruber
2,126	Jonni Ng
2,109	Ronald McCormick
2,083	Antoinette Williams
2,058	Seth Frisby-Jack
2,057	Bilal Farsakh
2,041	Kierra Goodwin

$ 2,034	Clint Perry
2,008	Tanner Duy
2,002	Justin Adams
2,000	Jacob Brown
1,945	Tiffiney Harmouche
1,893	David Hausman
1,892	Sean Hansen
1,873	Gevorg Yanukyan
1,872	Jessica Santamarina
1,870	Kevin Butchino
1,870	Zachery Kertulis
1,855	Morgan Lobello
1,845	Alberto Alcala
1,825	Matthew Cartwright
1,803	Taulant Bane
1,794	Maxon Elozier
1,792	Derya Ekren
1,774	Mathew Mealey
1,772	Micah Focken
1,742	Tyler McKnight
1,687	Mathieu Cook
1,672	Andy Batten
1,665	Derron Alexander
1,645	Omar Billy
1,641	Arman Masomzadeh
1,636	Shalom Chaimov
1,605	Christopher Gebhardt
1,600	Dominic Facchini
1,575	Shawn Mishra
1,535	Donald DeVoise
1,531	Melne Hughes
1,525	Saul Lopez
1,512	Eric Snyder
1,508	Aaron Parsons
1,503	Tiffany Babin-Washington
1,498	Theodore Ryan
1,494	Michael van Delft
1,491	Rita Rider
1,483	Aaron Piotrowski
1,481	Claude Hamilton
1,474	Jenny Kim
1,470	Layla Bokhari
1,455	Allan Allas
1,447	Samisoni Koloa
1,427	Edwin Cuevas Quinones

$ 1,410	Arthur Trost
1,405	Matthew Cessna
1,405	Rachel Brown
1,399	Mandale Tolefree
1,381	Mary-Delores Ayarzagoitia
1,352	Juan Rivera
1,351	Charles Ferrari
1,333	Albert Huff
1,332	Phi Phan
1,325	Michael Raven
1,320	William Parmeter
1,319	David Carpenter
1,318	Darius Rowan
1,313	Joseph Rotolo
1,302	Kyle Lewicki
1,300	Ryan Witham
1,291	Ryan Wilson
1,286	Christopher Hintz
1,283	Aaron Burke
1,270	Brandon Mogel
1,260	Cody Terrell
1,258	Matt Pflueger
1,252	Denis-Michael Catalano
1,248	Fernando Ledezma
1,242	Paul Smith
1,226	Kody Kramme
1,220	James Marks
1,196	Melinda Skinner
1,195	Laura Dennee
1,180	Michael Cirelli
1,180	Christopher L Jackson
1,175	Matthew Halbmaier
1,165	Steven Warner
1,157	Demitrius Lucas
1,131	John Curry
1,126	Jenna Grula
1,123	Joshua Goodman
1,091	David Bilotti
1,087	Christopher Buttacavoli
1,063	Alex Paguio
1,038	Michael Clemente
1,015	Carlo Buhay
1,013	Justin Diaz
1,007	Tabitha McDermid
1,003	Erna Gasanin

$ 1,002	Awa Babou
999	Lindsey Dettwiller
994	Deserick Davenport
992	Christie Jauch
990	Scott McCrory
973	Magda Figueiredo
973	Payam Sami
964	Andrew McQuade
963	Stuart Pagan
962	Christian Gojcaj
956	Jesus Romero
954	Michelle Olivo
947	Sonia Silva
943	Jason von Rosenberg
932	Chris McFoy
930	Ronald Davis
925	Jordan Lacy
922	Jeffrey A Smith

$ 916	Hunter Welty
899	Maurice Coleman
896	Renee Cunningham
889	Abel Gamo
886	Mavrick Fredericks
881	Troy Williams
876	Peter Davis
874	Isaiah Banks
871	Stephen Coons
870	Ariel Demesa
864	Alexander Valencia
864	Cara Griffin-Locker
859	Jovanie Scarlett
853	Christine Moore
851	Temesghen Starr
831	Devon Chapman
822	Joshua Yurinko
813	Claire Aaby

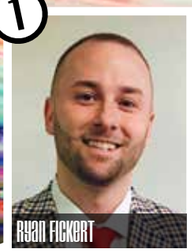
$ 810	Iris Saavedra
804	Orby Kelley
800	Jordan Warner
796	Patrick Duray
791	Keona France
786	Crystal Larkins
783	Michael Burningham
780	Joel Trask
780	Johnny Ramos
779	Sarah Herbold
767	Alexis Pineiro
762	Raynaldo Lafontant
760	Kyra Hopkins
753	Timothy Bugge
751	Ethan Dewyer
744	Thomas Romeo
741	Cyan Kissinger
731	Manuel Diaz

$ 726	Dina Boghdady
721	David Duddy
716	Carl Ignatius
713	James Sherwood
712	Sean Sparkman
710	Young Lee
704	Dwayne Nabors
703	Jammal Coleman
696	Matthew Castelli
693	Timothy Brown
687	Jesse Rennich
685	Cole Hatfield
684	Peter Gabranski
682	James Harding
681	Dominick Williams
675	Steven Baum
673	Nathan Doyle
657	Armando Rivera

$ 656	Kenneth Gordon
648	Daniel Schwartz
628	Lionel Njeukam
620	Joshua Reyes
611	Karen Salek-Cuzmar
608	Christy Balcita
608	Asad Ahmed
597	Jagdish Sukhu
592	Darrin Roberts
590	Razan Zarba
583	Tucker Gregor
572	Evan VanErp
562	Jessica Wilhite
557	Steven Rios
555	Mario Francis
549	Ashley Smith
544	Karen Lamey
543	Augusto Arango

$ 540	Ashley Hutson
539	Roger Rau
530	Jorge Guerra
527	Brian Schmitz
524	Myaa Fallon
523	Chase Miller
521	Casey Kunash
516	Tina Nelson
516	Eyad Awdi
511	Mickey Adkins
509	Steven Phillips
507	Dylan Johnson
505	John Akers

RGA Leadership Bonus

1

Ryan Fickert
$32,458
Zachary Hart

2

Thomas Vena
$11,075
Simon Arias

3

Christopher Hintz
$10,160
Altig-Orlovic

November Bonus Leaders | Payout: $207,871 | Qualifiers: 98

$		$		$		$		$		$	
32,458	Ryan Fickert	4,232	Jeremy Rivers	1,800	Charles Ferrari	1,353	Morgan Lobello	874	Arthur McIntyre	753	Scott Wheeler
11,075	Thomas Vena	4,124	Shahab Mahdavinejad	1,795	David Carpenter	1,338	Luay Ghawi	874	Evan Donoghue	719	Christopher Bentley
10,160	Christopher Hintz	3,999	Corey Helly	1,747	Sean Velasquez	1,316	Asiguy Haugabook	870	Jonathan Jones	698	Blake Higuchi
8,641	Levar Morgan	3,677	Matthew Turnquist	1,642	Stephen Giddens	1,265	Beau Locker	863	John Ophals	654	Jonni Ng
8,521	Robert Janev	3,389	Marian Sertler	1,637	Mark Dushaj	1,265	William Parmeter	852	Duni Olusegun	562	Jessica Wilhite
7,999	Steven Redd	3,378	Hemerson Gonzalez	1,616	Joshua Olin	1,155	Chad McLaughlin	841	Meaghan Krecsko	550	IP Harris
7,518	Justin Adams	2,953	John Conard	1,596	Ryan Hall	1,133	Elias Boles	799	Lauren Coyne	519	Jinelly Urena
7,513	Bobby Gujral	2,718	Jake Yagjian	1,493	Sanaz Mirza Baig	1,119	Tyler Worstell	793	Zach Otto		
6,923	Matthew Diulus	2,666	Joshua Dishong	1,450	Steven King	1,044	Jesse Rennich	788	Kaitlyn Brandt		
5,752	Reynolds Akuamoa	2,168	Michael Gerstein	1,420	Johnny Ly	1,016	George O'Shea	771	Mathew Mealey		
4,844	Paul Kelly	1,941	Andy Batten	1,370	Ryan Wilson	982	Brian Zuzick	770	Christie Jauch		
4,614	Mark Neilson	1,842	Andrew McQuade	1,361	Chris La Fond	928	Samuel Cohen	755	Marisa Willgruber		

MGA/RGA Growth Bonus

MGA

1

Mark Dushaj
$27,077
Zachary Hart

2

Joshua Dishong
$7,729
S-S-Bendure-Hartwig

3

Morgan Lobello
$4,214
Giglione-Ackerman

4

Doreen Ryan-Foti
$4,200
Don Foti

5

Duane Shaw
$3,919
Sabrina Lloyd

MGA Rookies

1

Aaron Friedlander
$7,867
Steve Friedlander

2

Stuart Pagan
$4,942
Mathew Hart

3

Jeffrey Hudson
$3,476
Zachary Hart

4

Alipate Makaui
$3,084
Steve Friedlander

5

Samy Jacques
$2,346
Tom Williams

RGA

1

Ryan Fickert
$31,008
Zachary Hart

2

Mark Dushaj
$25,993
Zachary Hart

3

Steven Redd
$6,287
Mathew Hart

4

Paul Kelly
$5,399
Steve Friedlander

5

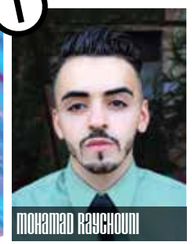
Doreen Ryan-Foti
$3,253
Don Foti

November Bonus Leaders | Payout: $250,867 | Qualifiers: 105

MGA				MGA Rookies				RGA			
$		$		$		$		$		$	
27,077	Mark Dushaj	3,729	Corey Helly	7,867	Aaron Friedlander	2,266	Peter Kwiatkowski	31,008	Ryan Fickert	3,088	Michael Musso
7,729	Joshua Dishong	3,729	Paul Kelly	4,942	Stuart Pagan	1,991	Zoltan Krecsko	25,993	Mark Dushaj	3,052	Marian Sertler
4,214	Morgan Lobello	3,593	Steven King	3,476	Jeffrey Hudson	1,959	Kevin Davis	6,287	Steven Redd	2,851	Jeffery Thiel
4,200	Doreen Ryan-Foti	2,833	Jeffery Thiel	3,084	Alipate Makaui	1,666	Rachel Brown	5,399	Paul Kelly	2,831	Evan Donoghue
3,919	Duane Shaw	2,799	Matthew Conrad	2,346	Samy Jacques	1,631	Anthony Theriault	3,253	Doreen Ryan-Foti	2,625	Michael Gerstein

SA/GA DIRECT CODE FIELD TRAINING BONUS

1



MOHAMAD RAYCHOUNI

$25,086
Zachary Hart

2

KINGA FILIPIAK

$12,256
Sabrina Lloyd

3

EDWARD LEON

$12,097
Zachary Hart

4

JENNY KIM

$10,301
Altig-Orlovic

5

EVELIN CASTRO-SHARIF

$10,271
Altig-Orlovic

NOVEMBER BONUS LEADERS | PAYOUT: $603,720 | QUALIFIERS: 487

$ 25,086	Mohamad Raychouni
12,256	Kinga Filipiak
12,097	Edward Leon
10,301	Jenny Kim
10,271	Evelin Castro-Sharif
10,118	Brittany Luke
8,541	Sergio Carta
6,387	Aaron Piotrowski
6,339	Jordan Atkinson
6,193	Carl Ignatius
6,152	Brandon Neal
5,937	Rovena Lulgjuraj
5,924	Michael Ezeafulukwe
5,924	Steven Rios
5,218	Robert Adrahtas
4,822	Joseph Gojcaj
4,725	Kyle Welton
4,714	Kempton Perry
4,615	Matthew Roebke
4,276	Michel Merinos
4,131	Adam Kidikas
4,066	Tanner Duy
3,974	Zinsou Ayihonsi
3,786	Adrienne Bragas
3,639	Christian Gojcaj
3,593	Kamal Tayyib
3,587	Jonathan Da-al
3,443	Kelly Schoenherr
3,424	Candace Minor
3,420	Alexis Gomez
3,389	Brandon Dusevic
3,187	Brendan Bradfield
3,032	Kyra Hopkins
3,030	Maxon Elozier
3,029	Jesus Romero
2,977	Conor Markins
2,956	Keith Dymnioski
2,946	Marie Laine
2,864	Joseph Grider
2,857	Ruben Cortez
2,782	Ashley Hutson
2,769	Nickoy Hylton
2,768	Jason Meng
2,723	Danita George
2,691	Rafael Medina
2,675	Jitsajee Ruangsinsup
$ 2,669	Vincent Ularich
2,603	John Santosuosso
2,564	Andrew McAllister
2,539	Joseph Kanaan
2,526	Carl Goins
2,482	Xander Davis
2,480	Michael Giachetti
2,466	Erna Gasanin
2,446	Troy Young
2,441	Jorge Toribio
2,433	DeShannon Boyd
2,392	Frederick Baltimore
2,375	Crystal Vairetta
2,336	David Stuart
2,297	Cody Gardner
2,284	Mari Andrade
2,262	Ashley Clarke
2,222	Brian McCabe
2,216	Ariel McAlister
2,205	Dean Gushi
2,203	Jessie Holland
2,059	John Curry
2,053	Maria Desena
2,015	Ray Salmon
2,014	Michael van Delft
2,013	Gregory Caldwell
2,004	Avery Allmond
2,002	Cameron Eng
1,987	Sophie Maes
1,966	Tiffany Beadnell
1,952	Samisoni Koloa
1,951	Kyle Vanderwalker
1,941	Carey Hartman
1,932	Andrea Petty
1,929	Arman Masomzadeh
1,918	Juan Molina Gongora
1,887	Sean Gillespie
1,879	Sione Maumau
1,877	Zachary Button
1,811	Tristan Dlabik
1,783	Ana Vea
1,775	James Sherwood
1,774	Alexander Rollo
1,760	Seth Parlin
1,754	Elijah Brown
1,718	Zachery Nelson
$ 1,714	Marlon Hernandez
1,710	Veronica Coval
1,672	George Shafiek
1,668	Danny Juskiw
1,666	Manuel Diaz
1,657	Angela Rodriguez
1,654	Jenna Grula
1,624	Walter Binger
1,621	Brittany Douglas
1,601	Jennifer Wall
1,587	Tahis Quintero Bonilla
1,578	Mitch Duplantis
1,576	James Tolley
1,570	David Basnett
1,562	Aleanya Moore
1,558	Jessica Daniels
1,556	Allison Kusgen
1,543	Jack Craig
1,532	Priscila Gonzalez
1,525	Jesse Barker
1,506	Mandy Best
1,492	Eno Iftiu
1,491	Brian Schmitz
1,487	Jessica Briggs
1,481	Michael Battaglio
1,478	Mickey Adkins
1,466	Muzit Berhe
1,461	Austin Edwards
1,458	Rangi Witika
1,454	Richard Phaturos
1,453	Iris Saavedra
1,446	Megan Connors
1,445	Deaveon Francisco
1,430	Michael Fazio
1,423	Adem Abdula
1,419	Alexander Pham
1,410	Chris McFoy
1,404	Deborah Mitchell
1,396	Abel Gamo
1,388	Eric Rodriguez
1,377	Tina Nelson
1,369	Myaa Fallon
1,360	Matthew Russell
1,359	Jonathan Giaco
1,350	Ethan Ruth
1,307	Bryanna Campos
$ 1,297	Victoria Lindner
1,297	Andrew Flores
1,291	Ryan Andersen
1,290	Anthony Allonardo
1,289	Michelle Olivo
1,281	Christian Herrera
1,279	Jon Morrow
1,273	Alexander Valencia
1,266	Felipe Machado-Santanna
1,266	Holly Bonhorst
1,262	Janelle Dutra
1,261	Claire Aaby
1,238	VaShawn Nelson
1,238	Jami Hennesy
1,214	Drake Smith
1,205	Stella Roznovan
1,183	Abigail Graham
1,181	Ron-Junior Green
1,180	Stephanie Standberry
1,165	Shonda Lewis
1,163	Rosemary Soto
1,151	Samuel Boyle
1,148	Devonte Coles
1,146	Daniel Chousa
1,144	Jeremy Osborn
1,142	Jessica Napiza
1,136	Tyler Dahlin
1,129	Nicholas Shanks
1,123	Troy Kasper
1,117	David Stadler
1,117	Nathaniel Henderson
1,115	Nelson Desmond
1,110	Michael Tineo
1,099	Cole Hatfield
1,098	Dylan White
1,091	Dario Messina
1,087	Joel Nunez
1,083	Alisha Anderton
1,077	Nina Blackmon
1,071	Shane Valentine
1,065	Phillip Rigoli
1,055	Tammy Gawron
1,050	Bryan Czajkowski
1,049	Jammal Coleman
1,044	Richard Millington
$ 1,040	Hunter Bischoff
1,032	Riche Haye
1,032	Michael Barlettano
1,018	Michele Kieffer
1,006	Armando Rivera
1,001	Yelena Abu
1,000	Shawn Mishra
997	Rebecca Mehlinger
988	Anthony Friese
987	Brian Freeman
974	Ebuwa Otagho
966	Garrett Shelton
966	Felice Villarama
949	Adriana Aboulwafa
947	Susan Perez
945	Dina Boghdady
936	Louis Pirnie
928	Matthew Hudlin
927	Kurt Overy
926	Jeffrey A Smith
922	Ica Gordon-White
919	Gjon Ljuljduraj
918	Ronald Davis
907	Elaina Vecchio
903	Eleanor Powell
896	De'Jour Washington
889	Toni-Ann Allen
882	Rubin Chaimov
870	Aubrey Kettle
864	Roger Rau
864	Jennifer Reed
864	Adam Carlile
855	Daryl DeWindt
849	Juliya Ostapyuk
841	Andrew McAughey
835	Dustin Holtz
830	Selina Maldonado
826	Daniel Charron
820	Mitchell Messer
819	Patricia Isabell
818	Tamara McDonald
798	Mayra Robles
793	Dominic Facchini
787	Robert Wright
782	Wendy Peeples
780	Jeanette Ramirez
$ 779	Michael Raven
778	Kathleen McNamara
778	Henry Brown
777	Christopher Belleperche
772	Revawn Wilson
771	Ryan O'Neil
764	Steven Chandler
762	Aref Sayegh
761	Troy Hill
760	Robert Ensign
759	Victoria Perea
759	Myles Pryor
753	Christianne De Oliveira
748	Afolasade Aboyade-Cole
731	Crispin Bannerman
730	Cristian Alaimo
728	DeShawn Moore
726	Patrick Carroll
725	James Snipes
725	Calvin Irving
719	Delaney Billings
715	Jovanie Scarlett
714	Richard Tabanji
714	Stacy Blackmore
712	Keith James
711	Scott Salvatierra
709	Mia White
707	Danielle Morales
703	Nicole Barabas
698	Eric Butt
693	Ariana Jones
689	Roy Stephens
688	Raymond Praytor
688	Kevin Kondrad
687	Bridgette Smith
682	Michael Wright
675	Joel Trask
670	Jeremy Caster
665	Rebecca Hadley
664	Adriana Neagu
658	Adrian Shelton
654	Cristina Fox
653	Alvan Martinez-Donawa
651	Kaiser Fernandez
648	Dulce Paz
643	Timothy Welsh
$ 641	Cheyanne Malcom
640	Cody Davenport
631	Michael Williams
627	Bethany Evans
625	Tereanio Edgar
625	Corey Lumley
625	Christine Morris
$ 622	Sousan Samadzade
622	Fouad Gerges
608	Hugo Flores
601	Ryan Ohm
598	Ross Ewen
598	Trevor Smith
596	Julian Dickinson
$ 594	Jessica Jones
594	Raynaldo Lafontant
593	Jennifer Walker
592	Stephanie Mendez
590	Sean Shephard
590	Chase Miller
588	Brent Bowling
$ 585	Muhammed Ashraf
579	Farnaz Fotovat Ahmadi
577	Betsy Adney
573	Eric Snyder
571	Johnathan Kyte
568	Darrio Pope
549	John Beggan
$ 544	Asad Ahmed
533	Russell Erhardt
525	Cameron Henderson
520	Teba Williams
517	Aaron Easton
515	Robin Gonzalez
514	Frank Russell
$ 506	Jared Cummings
501	Abrahim El Refaei
500	Peter Padro

Reinstatement Bonus

1

Sami Mogannam
$2,919
Don Foti

2

Dason Phaul
$2,017
Theodore Pappas

3

Bradley Weigand
$1,527
S-S-Bendure-Hartwig

4

Nabil Spahi
$1,464
Giglione-Ackerman

5

Maurice Baritz
$1,449
Albert Serur

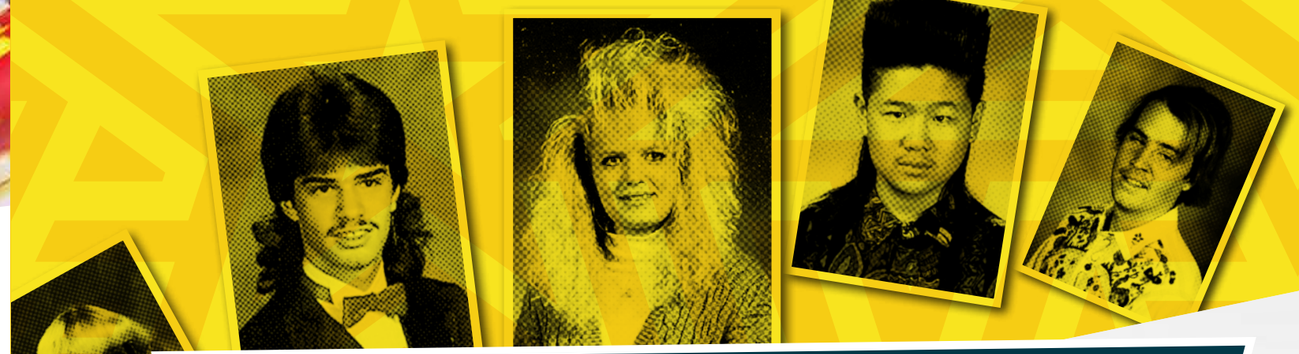
November Bonus Leaders | Payout: $61,232 | Qualifiers: 190

$ 2,919	Sami Mogannam
2,017	Dason Phaul
1,527	Bradley Weigand
1,464	Nabil Spahi
1,449	Maurice Baritz
1,276	Laurekins Pardovani
$ 1,240	Denise Ley
1,179	Lawrence Dennis
1,098	Mitchell Look
1,076	Fritznel Octave
1,023	Corey Lavigne
1,011	Olga Tsymbal
$ 926	Joseph B Smith
890	Amanda Harris
872	Bryan Czajkowski
860	Dawid Liniewski
848	Jeremy Osborn
827	Rodney Ward
$ 787	Joseph Moceri
738	Wilmer Jimenez
712	Hal Herman
710	Beth Lowe
709	Nicholas Gasparro
682	Juanita Burton
$ 658	Kinga Filipiak
619	Wes Elder
618	Natalie Soboleva
617	David Watkins
613	Susan daCruz
611	Victoria Varney
$ 573	Devin Phillips
573	Dyoma Ramirez-Robles
570	Victor Weber
561	Lidia Meglei
545	Dinah Cawthorne

6 Bonus Total: $4,202,025

World's Greatest	Leadership	RGA Leadership	MGA/RGA Growth	SA/GA Training	Reinstatement
$1,932,670	$1,145,665	$207,871	$250,867	$603,720	$61,232

All qualifiers listed achieved at least $500 in bonus totals | WGB qualifiers achieved at least $1000 in bonus totals | WGB recognition is based on $1,500 weekly ALP minimum achievement level



Is your *Spotlight* photo a tad OUT OF DATE?

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

Do:

- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!

Don't be a throwback — keep your headshot current!

To submit a new headshot, email your photo to lcfry@ailife.com.
Note: If you recently had a professional photo taken at Leadership Academy or other company meeting and you want us to use that, let us know which meeting and we'll hook you up!

FOUNDERS CLUB

November Qualifiers–
Outstanding Producers & PR Representatives:

Alipate Makaui

Steve Friedlander
5 Qualifications
$66,568 Net ALP
84.3 RET

Joseph Sarasin

Surace-Smith-Bendure-Hartwig
8 Qualifications
$76,354 Net ALP
81.2 RET

DIRECTORS OF THE MONTH

Sales Director of the Month ★ ★ ★

Chris Vasu

Chris had 104.15% growth over November 2017.

PR Director of the Month ★ ★ ★

Patti Morgan

Patti met 144.7% of Objective during November 2018.

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of $5,000 and the Million Dollar Club Award.
Congratulations on your achievements!

$3M

Ruben Soberanes
Don Foti
Contracted 12/1/98
Qualified 11/30/18
$3,002,761 Net ALP

Natalie Soboleva
Chalom-Paz
Contracted 7/11/06
Qualified 11/30/18
$1,003,005 Net ALP

Stephanie Novel
Tom Williams
Contracted 10/11/08
Qualified 11/30/18
$1,002,658 Net ALP

PEACE, JOY, AND A YEAR TO *Be Our Best*

David Zophin
President
AIL/NILICO Agency Divisions

***IT'S THE MOST WONDERFUL TIME OF** the year,* as they say, and that definitely rings true at AIL/NILICO.

I want to take this opportunity to wish all of you a wonderfully happy holiday season. No matter what or how you celebrate, I hope this season brings plenty of joy, togetherness, and great memories for you all.

I know that this time of year is certainly a great recharger for me – maybe even the most energizing time of the year. And that's largely because of the extra time I get to spend with my family and friends. I think we can all agree that life can be so incredibly busy, but the holidays give us a reason to pause and spend quality time with those we love the most. It's important to really step back and take all that time in; it's good for your well-being, and that's just good for you.

And while I'm on the subject of holiday well-wishing and well-being, I want to wish everyone a very happy and healthy New Year … and not just in the same old traditional way, but in the sense that I hope 2019 is the year that you see your best selves emerge.

It should be an ongoing goal of all of us to be our best selves. To be the most productive, hardworking, compassionate, and kindhearted people we can be. We should constantly be striving to outdo ourselves by always improving, always developing, and always evolving. And I can't think of a better time to make a commitment to this idea of consistent self-betterment than the New Year.

While others might be making resolutions to be healthier or to get organized, I want you to do one better and resolve to improve all aspects of your life. I know that might sound a little challenging, but when we aim to become better — to become our *best* — that's when we really start to see an improvement in our lives. We become more productive. We improve our relationships. We become happier and healthier and notice a snowball effect of better things coming our way.

A great way to start is by setting specific goals for yourself. Write them down and make a plan of action. Speak with your leader about what you hope to accomplish in your career and then make a pledge to meet those goals. Think about other areas in which you'd like to see improvement and hold yourself accountable in getting to where you want to be. Remember, in 2019, **we own it,** and that means *you* will be the reason for any success you'll find.

So don't limit yourself to improving one specific area of your life. Don't sell yourself short! Commit to being the best you in every way and see what a profound effect that can have on your professional and personal life.

I hope the holidays and the New Year give us all the boost and drive we need to make 2019 a truly incredible year. I've never been more excited to see what a new year will bring, as we all challenge ourselves to be better, and ultimately, to be our best.

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2019 CONVENTION LAS VEGAS

CAESARS PALACE MAY 8 - 11, 2019

VIEW FULL QUALIFICATIONS ONLINE: ailife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx